

Financial and Partnership Independence: A Missiological Study of the Partnership Relationships in the Reformed Church in Zambia (RCZ) 1966-2016.

by

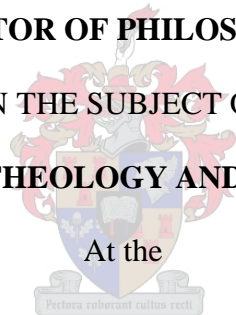
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DECLARATION

By submitting this dissertation electronically, I declare that the entirety of the work contained therein is my own, original work, that I am the authorship owner thereof (unless to the extent explicitly otherwise stated) and that I have not previously in its entirety or in part submitted it for obtaining any qualification.

October 2019

SIGNATURE:

ABSTRACT

This study deals with the issue of finance and partnership independence between the Reformed Church in Zambia (RCZ) and the Dutch Reformed Church Mission (DRCM) from 1966-2016 in South Africa. The study highlights the origin and development of the work of the Dutch Reformed Church Mission Free State in the Eastern Province of Zambia, focusing on the issue of finance and its bearings on the work of the emerging local Church. This study set out to answer the following research question: “How did the partnership of the Dutch Reformed Church Mission with the Reformed Church Zambia influence the mission of the RCZ?”

The study argues that missionary funding was critical to the emergence and development of the local Church in areas such as payment of the local clergy, the running of several infrastructures, and institutional funding. The study shows that with the emergence of political independence in Zambia, called ‘*Umwini*’, however, voices in the RCZ also started to surface, calling for *Umwini* from DRCM in the 1960s.

Faced with pressure, the missionaries granted *Umwini* to the local Church in 1966. The study shows that the sudden departure of the missionaries ushering local leadership presented financial and administrative challenges. Even though *Umwini* was granted, RCZ continued to request financial support from DRCM; *Umwini* was granted in a hurry, before the local leadership had sufficient administrative and managerial financial skills.

The study also found that in not adequately utilizing land as a resource in the years 1966 to 2016, the Church further undermined its efforts towards financial sustainability. Similarly, the study found that the running down of church projects and institutions over the years has been attributed to lack of development of resources, such as land, as the source of money to sustain the infrastructures of the church. The study observed that the lack of financial policy during *Umwini* further undermines financial transparency. *Umwini* was undermined precisely because the Church did not invest in its resources and other assets. Furthermore, clergy and lay leadership lacked entrepreneurial skills.

OPSOMMING

Hierdie studie ondersoek die kwessie van onafhanklikheid in terme van finansiering en vennootskap tussen die Gereformeerde Kerk in Zambië (RCZ) en die Nederduitse Gereformeerde Kerk Sending (NGKS) van 1966 tot 2016 in Suid-Afrika. Die studie fokus op die oorsprong en ontwikkeling van die werk van die Nederduitse Gereformeerde Kerk Sending Vrystaat in die Oostelike provinsie van Zambië se finansiering, en die implikasies daarvan vir die werk van die ontwikkelende plaaslike kerk. Die navorsing spreek die vraag aan: “Hoe het die vennootskap van die Nederduitse Gereformeerde Kerk Sending en die Gereformeerde Kerk in Zambië die sending van die RCZ beïnvloed?”

Die studie argumenteer dat sending-befondsing noodsaaklik was vir die ontluiking en ontwikkeling van die plaaslike kerk op gebiede soos die betaling van plaaslike predikante, die instandhouding van infrastrukture en institusionele befondsing. Die studie toon egter ook dat met die ontstaan van politieke onafhanklikheid in Zambië, bekend as ‘*Umwini*’, daar in die 1960s ook stemme in die RCZ was wat gevra het vir *Umwini* van die NGKS.

Sendelinge was onder druk en het in 1966 aan die plaaslike kerk *Umwini* toegestaan. Die studie toon dat die skielike vertrek van die sendeling en inleiding van plaaslike leierskap finansiële en administratiewe uitdagings gebied het. Die studie toon dat, hoewel *Umwini* gegee is, die RCZ voortgegaan het om finansiële steun van die NGKS te vra; *Umwini* is haastig gegee, voordat die plaaslike leierskap voldoende administratiewe en bestuurs-finansiële vaardighede ontwikkel het.

Die studie het bevind dat deur nie grond voldoende te benut in die jare 1966 tot 2016 nie, die kerk verder sy pogings tot finansiële volhoubaarheid ondermyn het. Die agteruitgang van kerkprojekte en instansies oor die jare kan toegeskryf word aan ‘n gebrek aan die ontwikkeling van hulpbronne, soos grond, as ‘n bron van geld om die kerk-infrastrukture vol te hou. Die studie het opgemerk dat die gebrek aan finansiële beleide gedurende *Umwini* verder finansiële deursigtigheid ondermyn het. Die studie het bevind dat *Umwini* ondermyn is juis omdat die kerk nie in sy hulpbronne en ander bates belê het nie, en omdat predikante en leke-leierskap ‘n gebrek aan entrepreneur-vaardighede gehad het.

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Last but not the least; I appreciate the work done by my editor, Dr Manitza Kotzé. Thank you for editing my work and for being part of my achievement. God bless you and your family.

DEDICATION

I dedicate this dissertation to:

My wife, Nelly M. Mbewe, our two sons, Yamikani C. Mbewe and Phenias Mbewe (Jr), as well as Veronica Miti, Lois Mbewe, the Mahlon and Lois family, RCZ Lundazi, RCZ Livingstone, RCZ Chifubu, RCZ Chilenje, RCZ Matero congregations, and the entire Reformed Church in Zambia.

I dedicated this research paper to all the youths of the Reformed Church in Zambia and those who shall read this dissertation. You are the present and future leaders of the Reformed Church in Zambia and nations. May God bless you all now and forevermore in Jesus' Name.

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ABBREVIATIONS

BLP – British Leprosy Association

BOT - Build Operate Transfer

CCAP – Church of Central Africa Presbyterian

CCIA – Commission of the Churches on international affairs

CCWM – Commonwealth Missionary Society to form the Congregational Council for World Mission

CORATAFRICA – Christian Organization Research & Advisory Trust

CWM – Council for the World Mission

DRC – Dutch Reformed Church

DRCA – Dutch Reformed Church Africa

DRMC – Dutch Reformed Mission Church

ELCT – Evangelical Lutheran Church in Tanzania

IMC – International Missionary Council

JMTC – Justo Mwale Theological College

LMS – London Mission Society

MRCN – Mission of Reformed Church of Netherlands

NGKA – Nederduitse Gereformeerde Kerk in Afrika

NG Kerk – Nederduitse Gereformeerde Kerk

OFS. – Orange Free State

RCN – Reformed Church of Netherlands

RCZ – Reformed Church in Zambia

ROCS – Reformed Open Schools

WCC – World Council of Churches

WCRC – World Council of Reformed Churches

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CHAPTER ONE

BACKGROUND AND FOCUS OF STUDY

1.1. Background to the Study

This study is about financial partnership and independence between the Dutch Reformed Church Mission (DRCM) and the Reformed Church Zambia (RCZ) in the years between 1966 and 2016. The study is missiological, precisely because it deals with the issue of money, which as a resource is a gift that comes from God and therefore has implications for stewardship as a missiological concept. Discussing money as a resource in mission, Jung asserts that it is missiological issue because “we believe God resources His mission (*Missio-Dei*), and the mission of God (not ours) is a solid starting point.”¹ Further, the RCZ was (is) a product of the Dutch Reformed Church Mission Orange Free State missionary work. The study is also historical, as it covers a specific historical spanning from 1966 to 2016.

The study seeks to investigate how financial partnership between the Reformed Church Zambia and the Dutch Reformed Church Mission has had a bearing on the former in the years between 1966 and 2016. It seeks to enquire to what extent financial issues have empowered the Reformed Church in Zambia in its partnership with the Dutch Reformed Church Mission.

The “*D.R.C wa O.F.S anagwira kuyambira 1899*” [DRCM OFS worked since 1899]. The Dutch Reformed Mission partnership with the Reformed Church in Zambia begun in 1899, when the missionaries came to Zambia. It’s important to know in the initial stages that

In 1943, the church was constituted as the African Reformed Church, but leadership remained in the hands of white missionaries. The first African moderator was elected in 1961. Complete autonomy (*Umwini*) was granted in 1966, and two years later, the church changed its name to Reformed Church in Zambia (RCZ).³

¹ Jung, Minyoung, <http://www.wycliffe.net/missiology?id=5182>, missiology: Missiology reflections on funding, accessed on 19/03/19.

² Za maperekedwe a umwini, 23 April, 1966, at Katete, KBD1_1_11.

³ <http://www.reformiert-online.net/adressen/detail.php?id=112175&lg=eng/Reformed Church in Zambia>/accessed on 03/02/19.

In addition, as noted in the minutes of the 52nd and last Mission Council Meeting held at Katete on 12 April 1966, Dr. Krige gave a history on how the partnership began in his opening remarks. He stated: “It was mentioned that about 200 missionaries were sent out by the Church to the Mission in Zambia since 1899”. The sending of missionaries was a remarkable decision made by the mission Church, which enhanced partnership with the local Church.

The DRCM from the Cape asked the DRCM OFS to carry on with the mission work in Zambia because they were overwhelmed with the mission work in Mvera in Malawi.

Realizing that it was not possible for the Cape Synod to work in yet another mission field in the then North Eastern Rhodesia, the Cape Synod invited the Dutch Reformed Church of Orange Free State to establish this mission. Their first missionaries opened the first mission station in the Eastern part of the country in 1899. (Sakala, 1996:1).

The partnership between DRCM Cape province and the DRCM OFS was fruitful because it started a partnership between the RCZ and DRCM in South Africa. Through missionary work, the Reformed Church in Zambia benefited in all areas. The missionaries’ role in training local indigenous ministers significantly impacted the birth and growth of the Reformed Church in Zambia. Likewise, the letter of release of ownership states:

*Pa nyengo ya zaka 65 anthu a ku Zambia anaphunzira kudziwa Dutch Reformed Church wa m' O.F.S, ngati Eklesiayo amene anadzalalikira Uthenga Wabwino. Amumpingo a A.R C., makamakatu abusa, alaliki, akuru a mpingo ndi aphunzitsi, anamangana ndi Misyoni koposa. Inde, ndiwotuzipatso zapa nchitoyace.*⁴(OFS, 1966: No.1).

For a period of 65 years, people in Zambia have learnt to know Dutch Reformed Church Orange Free State, as a Church that came to preach the good news. Especially the A.R.C. especially the pastors, evangelists, elders councils leaders and teachers were closely linked with the missionaries, more importantly, indeed, they are the fruits of mission work.

⁴ Cikalata ca pangano la pakati Dutch Reformed Church wa m'O.F.S. ndi African Reformecf Cliurch wa m' Zambia (wogwirizana ndi Dutch Reformed Church), 1966_4_april14, kbd1_64_66b, (Letter of release between DRC OFS and ARC in Zambia in partnership with DRCM, in 1966].

The DRCM OFS was linked with the local people. The partnership was strong. For this reason, the Dutch Reformed Church Mission is the founder of the Reformed Church in Zambia; her missionary work enhanced the Reformed Church Zambia. The background relationship between the DRCM and RCZ will further be developed in chapter three of this study.

Furthermore, the study focuses on financial, partnership, and independence in the RCZ from 1966 to 2016. The concepts of finance, partnership, and independence are interrelated and linked to each other in the history of the Reformed Church in Zambia. These concepts underpin this research. For this reason, these concepts shall be explored further in chapter two.

1.2. *Umwini* (Autonomy)

The study seeks to grasp to what extent financial partnership has enhanced the concept and praxis of autonomy (*Umwini*)⁵ in the RCZ. “*Umwini* which was referred as Church Independence Day”⁶ is crucial, because the study seek to understand the role the Dutch Reformed Church Mission played in building independence, ownership, and financial partnership between the DRCM and RCZ. The study seeks to investigate how this relationship influenced the RCZ financial independence.

Umwini means ownership. CorataAfrica⁷ states that “during the 1964 Synod the Zambian ministers pressed for ownership through a letter of demand – ‘We demand Ownership’” (CorataAfrica, 1999:7). The word for ownership in Nyanja is “*Umwini*”. The Synod meeting held in 1966 granted the African leaders ownership, called *Umwini* in Nyanja⁸. “The idea was to have complete ownership in every respect, while D.R.C.M was to continue supporting the Church financially” (Dziwani, 1999:8). The demand did not mean that the local people had control of finances, but that the DRCM was to continue supporting the Church financially.

The spirit of autonomy in the Church was enhanced by the political developments in civil society. For instance, the synod that met on 30 April 1964 resolved and wrote a letter to DRCM

⁵ *Umwini* in the RCZ is a very important period when the Church received its autonomy in 1966. The year 1966 is considered the year of independence for the RCZ, because the DRCM granted that the local people could govern themselves. *Umwini* means self-governance, autonomy, and independence from missionary rule. This is a very important event in the history of the RCZ.

⁶ <https://www.facebook.com/Umwini50years/photos/pcb.1670616863181439/1670616829848109/26/20/20>.

⁷ CorataAfrica was a report done in 1999 after evaluating the RCZ.

⁸ Nyanja is a language used by most people in Zambia. It is one of the commonly used languages in Zambia.

OFS about *Umwini*. In 1964 Zambia gained her independence and the A.R.C was also planning to demand *Umwini* in the same year. It states that

Pa msonkhano, wocitika wosati pa nthawi yace, wa Sinode wa African Reformed Church wa m' Zambia pa 30 April 1964, sinode anapempheratu Dutch Reformed Church wa m' O.F.S. (Eklesia wa Mai) kupereka ku Eklesia wochulidwayo wa m' Zambia cuma cace conse ca Misyoni wa m'dzikomo ndiponso nchito zonse zolinga ku maskulu ndi zipatala ("Educational and Medical Departments")⁹(OFS, 1966:No. 64).

During the extra ordinary Synod council of A.R.C. in Zambia on 30 April, 1964, requested DRC OFS (Mother Church) to surrender to A.R.C. in Zambia every money belonging to missionaries in Zambia, and everything concerning schools and hospitals (education and medical departments).

From the above quote, it is clear that the political situation critically influenced the A.R.C. leaders to demand *Umwini*. The rule of the White settler was now questioned by the local people. The “People who had grown up in an atmosphere of submissiveness to European rule in every field of life were beginning to think for themselves” (Verrstraalen-Gilhuis, 1982:287). The decision to demand *Umwini* was a fulfillment of the idea of taking control of their affairs in the Church. “The struggle for political liberation stimulated the development of the young D.R. churches towards attaining full autonomy” (Van der Merwe, 1981:25). It was perceived that the continuation of missionary leadership in the RCZ hampered the development of local leadership.

Paternalism was the danger to autonomy of the younger Churches because the older Churches or mission society stood in a position of authority over the younger Church it had planted; the older Church could appoint bishops for the younger Churches, it could devolve authority onto the younger Church as it saw it (Kritzinger, 1994:18).

For this reason, the political influence enhanced the *Umwini* of the RCZ in Zambia. The paternalistic leadership was a danger to African churches becoming autonomous because the older churches ruled the younger churches.

⁹ Cikalata ca pangano la pakati pa Dutch Reformed Church wa m'O.F.S. ndi African Reformecf Cliurch wa m' Zambia (wogwirizana ndi Dutch Reformed Church), 1966_4_april14, kbd1_64_66b.

1.3. Towards becoming sister Churches

The goal of the local leaders demanding *Umwini* from the missionaries was to attain the status of ‘Sister Church’ and not remain a ‘Daughter Church’. This is what Van der Merwe states when he notes that the “young churches now wished to be accepted as sister churches and to be consulted in the planning that could shape their autonomy” (Van der Merwe, 1985:31). The transfer of power to local churches enhanced autonomy in the younger DRC churches. The arrangement of autonomy to the younger churches brought a critical sense of oneness among churches.

Thus, “a transfer of leadership from N.G.K.-O.V.S.¹⁰ to the R.C. Zambia was arranged in 1977” (Van der Merwe, 1985:32). The transfer of powers to the local leadership enhanced the relationship of Sister Churches with the Mother Church. This process was critical for the Reformed Church in Zambia because “paternalism was superseded by partnership” (Van der Merwe, 1985). The emergence of this kind of relationships among churches enhanced partnership instead of paternalism. Paternalism was a one-sided kind of relationship, but partnership brought fellowship among churches.

1.4. Problem Statement

This study seeks to investigate and then analyze the factors that influenced the causes of the perpetual financial challenges in RCZ. The RCZ’s perpetual financial challenges have led to a number of challenges. These challenges include failing to meet the needs of the ministers and evangelists, poor living conditions for some pastors, especially in rural areas, challenges in meeting ecumenical obligations, inability to fund structure developments, difficulties in providing scholarships for prospective students, and challenges in supporting Church planting and mission, unless it is done with difficulties. The RCZ minutes of the 25th Synod Meeting held at Katete Secondary School from 13-16 August 2008, item 34.18 suggested that

Synod should establish the root causes and remedy to the failure by the Church to meet most of its financial obligations to its workers in form of salaries and wages by a number of congregations. Further, the Church should establish how much it owes her ministers/evangelists and request a cancellation of the dues (from the concerned)

¹⁰ N.G.K.-O.V.S stand for Nederduitse Gereformeerde Kerk Orange Free State.

because the truth is that most of the congregations will never be able to pay these huge arrears. During this period of review we suggest Synod should halt recruitment of new clergy and also to work at establishing a rule that will make it mandatory for congregations which are financially weak, to be merged (two or three) before they are given resident ministers (RCZ, 2008:20).

The suggestion above indicates the gravity of the matter, especially on financial support for the ministers of the Church. A number of congregations owed their ministers and evangelists salaries. The challenge of paying salaries has existed since 1966 and continues up to the present; the Church has experienced financial instability, especially in managing the salaries of Church workers.

To date, after 100 years of existence, the Church is still failing to produce hymnbooks due to lack of printing machines as a result of financial challenges. The RCZ minutes of the 26th Synod Meeting of 2010 held at Katete Girls Boarding Secondary School that met from 25-28 August 2010, item number 24.6 observed that

The issue of the printing was a very serious challenge for the RCZ. The good news, however, was that the DRC-FS was ready to help the RCZ by printing the needed literature or documents. There was, therefore, need to revive the literature committee in order for this project to be effectively handled (RCZ, 2010:22).

The Church has relied upon the relationship with the DRCM OFS on issues of printing. The partnership with the DRCM OFS helped the RCZ in printing documents since *Umwini*. From the 2010 Synod meeting, it is clear the council was delighted that the OFS was going to help the RCZ in printing documents. Thus, there was need to revive the printing sector of the RCZ in order to enhance sustainability.

1.5.The Significance of the study

The study seeks to help the Church understand how important it is to build a financially independent Church. After *Umwini*, the Church depended on the DRCM for financial help in

training ministers at Justo Mwale University (JMU), and this chapter will indicate why it is crucial to develop a financially independent Church.

It is significant because the research will indicate how important the financial policy is to the RCZ. Since 1966, the Church had no financial policy. Thus, this research indicates the importance of the financial policy. The financial policy helps the Church to build an independent and self-sustainable Church.

Further, the research is significant because it will critically highlight the importance of the local people in enhancing a financially sustainable Church. The coming of the missionaries to Zambia relied on the local people to develop the Church in all areas. In all of the Church building developments, the local people worked together with the missionaries.

This study is also significant because it explores partnership between the DRCM and RCZ. Partnership is crucial because the Church continued to partner with DRCM in furthering the education sector at JMU since independence. This research emphasizes the importance of having a healthy relationship in order to develop a financially stable Church. The research will also provide recommendations on how the Church could develop into a financially independent Church. The recommendations will be taken from the series of interviews conducted with different sources in the Church.

1.6. Prior Study

After the Church gained her independence from the DRCM, the local leaders started governing themselves. Thus, the Church started on the path of self-sustainability, self-reliance, and governance. However, the Church was struggling to live financially independent due to a number of challenges. Further, “the task taken over of running a Church scattered over a wide area and in addition a network of schools, two hospitals and several clinics was not an easy one” (Verrstraalen-Gilhuis, 1982). The RCZ had huge challenges because of the responsibilities they had after *Umwini*. This suggests that the Church’s autonomy faced the difficult tasks of finances and leadership.

In addition, “a delegation from the Netherlands visited the RCZ in September 1973. It was agreed that the most urgent need was for the provision of a hospital administration and that in

future the account for medical work should be separate from other Church accounts” (Verrstraelen-Gilhuis, 1982). Partnership was critical even after the *Umwini* of the RCZ. In this case, partnership in financial support was crucial for the Church to grow. Thus, the delegation from Netherlands was necessary to build partnerships in all aspects of the Church, especially the institutions of the Church.

Additionally, the Church (RCZ) continued to collaborate with other organizations, particularly the DRCM. In the quest of partnership, the Church was dependent on the DRC mission in strengthening its financial sustainability.

1.7.Theoretical Frameworks

A theoretical framework in chapter two will entail the following missiological-theoretical paradigms: Trinitarian partnership, mission as partnership, and mission of God and money. Furthermore, other concepts such as: *koinonia*, companionship, *Umoja*, *Ubuntu*, interdependence, and equality shall be discussed in chapter two.

1.7.1 Trinitarian Partnership

A Trinitarian concept enhances the partnership in the Church.

First, the doctrine of the Trinity begins with God and not with us; second, the doctrine of the Trinity eclipses individualism and recognizes God in the other (the neighbor, the stranger, and even the enemy); finally, the life of the Trinity is evidenced in God’s sending nature, which encompasses the world. In the end, as disciples of the triune God, we are all invited, concretely, into the divine life of the Trinity (Small, 2009:59).

It is important to understand that partnership’s foundation is God, as indicated above. God is first, and thereafter the Church is invited. From the beginning, God has involved human beings in His divine plan in order to accomplish His goal. Bosch (1980:239) adds that mission “has its origin in God. God is a missionary God, a God who crosses frontiers towards the world ... Mission is God giving up himself, his becoming man, his laying aside of his divine prerogatives and taking our humanity, his moving into the world, in his Son and Spirit”. God is a missionary God. In His Trinitarian appearance (God the Father, God the Son and God the Spirit), He

illustrated his Oneness, fellowship, and partnership. God came down to collaborate with humanity, showing love and care.

To strengthen this Trinitarian partnership, the Godhead (God the Father, God the Son, God the Holy Spirit) is bound in love.

The complexity of this Oneness is revealed in three basic, yet eternally profound words: God is love. Every evangelical believer knows this. Sometimes the familiar loses its depth and wonder. This simple phrase, which too often is solely interpreted in light of man's relationship with God, is so much more. God is love reveals who God is. God never changes. God has always been love. God is love before the creation of man, before the creation of the world. Therein lays the key. How can there be love unless there is community? God from eternity past is love. Love exists within the Godhead. It is the One-in-Three and Three-in-One, which dwells in community that is love. It is this foundational truth, which the Godhead itself has chosen to reveal to humankind, that highlights the importance of relationship.¹¹

The Trinitarian partnership's foundation is based on love. God is love and He abounds in love. This is critical to partnership because every party should understand what it means to dwell in the Spirit of love. Love should be expressed among the people and in the community. Paul said to the Corinthians: "May the grace of the Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit be with you all" (1 Cor 13:4). Paul realized the importance of love among the community of the Corinthian Church. Trinitarian partnership is critical in that it enhances true love among the community of believers.

Trinitarian partnership enhances unity in the body of Christ. The Church is one with one God as its Head. Conversely, Heyns (1986:14) asserts that "the Church is one in the Triune God, but it must also search for this unity amid the diversity of God's creation and among the people of God and serve and make it known in the fragmented reality". The concept of Trinitarian partnership in mission enhances the unity desired by both parties. In this study, parties consider one another as equal in the sight of God's unity.

¹¹ <http://ojs.globalmissiology.org/index.php/english/article/view/138/398/> accessed on 15/02/19, The Trinity: A Model for Partnership in Christian Missions. Enoch Wan and Kevin P. Penman.

Probably the greatest passage on unity in the Scripture is found in Christ's high priestly prayer in John 17. The unity between the Father and the Son is total, and the desire to draw humankind into that unity is striking in its grace. Jesus begins in verse twenty: My prayer is not for them alone. I pray also for those who will believe in me through their message, that all of them may be one, Father, just as you are in me and I am in you. May they also be in us so that the world may believe that you have sent me? He continues in verse twenty-three: I in them and you in me. May they be brought to complete unity to let the world know that you sent me and have loved them even as you have loved me.¹²

The Trinitarian partnership is strengthened in the prayer of Jesus, as indicated above. Jesus' prayer emphasizes unity even among the people because God is one. The Trinitarian partnership does not only enhance love among parties, it also develops the aspect of unity. The Godhead dwells in unity and that is transferred to His people. Thus, the responsibility endowed upon the people involved in partnership is to carry the Spirit of unity.

Likewise, the Church is one, the RCZ and any other partners are one in the Trinitarian understanding. In addition, Heyns (1986:14) asserts that:

The Church is one because it has one root in the work of the one Father, the one Son, and the one Holy Spirit, and also because it has one baptism, one confession, one Holy Communion, one fellowship, one calling, one witness, one ministry and one expectation of the future.

The Trinitarian partnership concept is critical to this study because it has influenced the understanding of mission and partnership. Because of the Trinitarian understanding, the Church should accept each other as equals in the sight of God. Not only does the understanding of the Trinity enhance partnership in mission, but it also strengthens unity in the Church relationship. As can be seen from the previous discussion, the Trinitarian concept is critical to the understanding of the RCZ because it brings about healthy partnerships with others.

¹² <http://ojs.globalmissiology.org/index.php/english/article/view/> accessed on 15/02/19, The Trinity: A Model for Partnership in Christian Missions. Enoch Wan and Kevin P. Penman.

1.7.2 Mission as Partnership

From the perspective of Trinitarian partnership, it is important to understand mission in partnership. In the first place:

Mission is God's work in reconciling the whole of the created order to Godself in which human beings are called and invited to participate by being sent through the love of Christ (Matthew 5:43–45) that all might achieve life in all its fullness (John 10:10). It involves a partnership between God and humans who constitute the Church (Duncan, 2007:157).

Mission is the work of God and He has invited His people to participate in fulfilling His mission. Partnership is emphasized in God's mission. Bosch (1996:302) argues: "The very origin of the term mission, as we still tend to use it today, presupposes the ambience of the West's colonization of overseas territories and its subjugation of their inhabitants". Mission has also been connected to colonization and partnership. Through missionary work, partnership is enhanced in Africa and other parts of the world.

In this study, it is important to understand the concept of mission as a partnership. With regard to the financial independence of the RCZ, the Church has reached this far through its partnership with the DRCM. The relationship with the DRCM was based on a mother-daughter relationship. The relationship developed after *Umwini* to a sister relationship with the DRC. The OFS has been helping the RCZ in a number of ways, especially in supporting Justo Mwale University. Partnership in mission is crucial in this study since the RCZ is a product of mission work from the DRCM. In partnership and mission:

It may therefore be even harder to lay hold of the notion that "partnership in mission" also belongs to the essence of the Church: partnership is not so much what the church *does* as to what it *is*. Churches (theologically) belong to one another, for God has called each "into the fellowship (*Koinonia*) of his son, Jesus our Lord" (1 Cor. 1:19). However diverse may be the patterns of worship, methods of evangelism, styles of leadership, involvement in society and ways of expressing faith, one baptism, one God, Father of all (Eph. 4:4–5); "in the one Spirit we are all baptized into one body

[...] and we were all made to drink of one Spirit” (1 Cor. 12-13). Partnership therefore is not a nice slogan that some clever committee has dreamt up: it is the expression of one, invisible, common life in Jesus Christ (Kirk, 1989:187).

According to Kirk, partnership in mission enhances unity under one Lord regardless of diverse patterns of beliefs, administration, and denominations. Within the Church, we belong to each other under one leadership and headship of Christ. We may be different in the way we worship and do things, we may speak different languages, but we are one under one God. Partnership in mission enhances the body of Christ to live in unity. The Church is called to fellowship and to worship God together. Partnership in mission does not enhance division, but unity in the body of Christ.

Njoronge and Reamonn (1994:29) assert: “It is clear that Christians are called to be in partnership with God and with one another in God’s mission”. It is important to state that mission is enhanced through partnership with others. The RCZ partnered with DRCM in order to succeed in all spheres of Church mission. For this reason, the study shall emphasize partnership in mission because initially, the local people collaborated with the missionaries to establish the Church.

Similarly, Njoronge and Reamonn (1994:30) state that “a call for partnership is a call for participation and community building where mutual love, justice and respect for all life are the building blocks”. On the contrary, individualism cannot enhance development in mission work. Partnership in mission is critical because it enhances the participation of everyone in the Church. Thus, in this study, the issue of mission and partnership plays a major role. The growth of the RCZ is dependent on partnership agreement and participation of the members.

Furthermore, Fernadez, (2015:27) states:

As Christians, we need to discern relationship and the shape of our partnership through the shape of God’s presence in Jesus. God’s being is to-be-in-relation, is there any distinctive shape of God’s way of relating that Christianity offers? And, if in learning and embracing God’s way of relating we image God truly, what image of a God-in-relation can we discern through the Christic lens that can shed light on our

relationships and partnerships? The God-in-relation that we know through the Christ Jesus is the One whose very essence is *costly* and *radical love* that *liberates* and *reconciles* by being in *solidarity* and in *companionship* with the world. Incarnation (Word becoming flesh) is love expressed in the act of solidarity.

The way we relate with others matters, because it shows the love of God among us. Our partnership follows the model of God the Father in His relationship with the Son, Jesus, and the Holy Spirit:

Therefore, while admitting that its secular use originated in the colonial discourse, when injected in to ecumenical discussion at the beginning of the twentieth century, the term was infused with an alternate meaning; the ideal of relationships between autonomous churches; regardless of cultural differences, age, or maturity, being drawn together by God's Spirit (Barnes, 2013:4-5).

As indicated above, the Holy Spirit enables us to strengthen the power of partnership among people of different race, tribes, cultures, and backgrounds. The concept of God's unity, love, and partnership in the Godhead is critical in this study because it influences our partnership. The illustration of God's love in our partnership will always eradicate paternalism, colonialism, and individualism in partnerships.

1.7.3 Mission as Indigenization

The three selves as conceptualized by Robert Reese are critical to the study. Reese (2007:25) avers:

The Three-Self Formula is much better known in mission circles than it is practiced. It has been around for over 150 years; it states that a newly planted Church is mature or indigenous when it is self-governing, self-propagating, and self-supporting. It was first popularized and implemented by a pair of mission executives who headed the largest mission agencies of their day. The Englishman, Henry Venn, headed the Anglican Church Missionary Society from 1841-1872, while the American, Rufus Anderson, led the American Board of Commissioners for Foreign Missions from 1832-1866.

The three selves were propagated by Henry Venn and Rufus Anderson and the concept impacted the mission world during their time. Likewise, DRCM OFS propagated the concepts in establishing the RCZ. It must be noted, however, that the Three-Selves Formula has been criticized by different scholars in the past. For instance: “Over the past few decades, the Three-Self Formula has been called an elevation of the self, an evil autonomy in the body of Christ, silent about Jesus’ love for the poor, a projection of American value systems, a hindrance to partnerships, a sacred cow that needs to be slaughtered, outdated, and senile” (Reese, 2007:27). The Three-Selves Formula has over the years enhanced mission work regardless of a number of criticisms.

An “indigenous Church is defined as a Church that is self-governing, self-supporting and self-propagating” (Soltau, 1959:20). The DRCM’s aim was to establish the RCZ as a self-governed, self-supporting, and self-propagating Church. Verrstraalen-Gilhuis (1982:100-101) asserts that:

The vision of a self-governing African Church with its own African ministry was certainly not absent from the minutes of DRC missionaries. But they preferred to make careful preparations. The foundation of the ‘Council of Congregations’ at an early stage was seen among other things as a preparatory step in the formation of an African Church. Besides being an information channel for the missionaries on African customs and views, the Council of Congregations would give the opportunity to the African elders for training in Church leadership and to get a grip of DRC Church laws and regulations.

The DRCM discussed the issue of the self-government of the Church in their councils many times. They had wanted the process to be done gradually, however. The DRCM had planned to prepare the leadership before a total handover of leadership. Nonetheless, the slow pace of handovers was not what the local people wanted. The independence of the RCZ was the result of the handing over of power to the local leaders to enhance self-governance. To enhance self-governing, the “Mother Church in the Orange Free State had granted permission to the Church in Zambia to change the constitution” (Dziwani, 1999:8). The authority to change the constitution supported the Self Formula of indigenization. The Mother Church gave authority to the young RCZ Church to enhance self-governing.

In fact, Schwartz, (2007:42) argues that: “The primary purpose of many Western mission agencies is to plant indigenous churches. Some of them hope that the churches they plant will become self-supporting, self-propagating and self-governing”. The DRCM continued collaborating with the RCZ in a number of ways even after *Umwini* to strengthen indigenization.

i. Indigenization, culture and training of local people

The concept of indigenization is a pivotal idea in this research. For the organization, community, Church, or group to grow, it is necessary to understand the culture, identify local people, train them and build their capacity so that they continue the vision of financial independence. Thus

Indigenization recognizes validity of Indigenous worldviews, knowledge and perspectives, Indigenization identifies opportunities for indigeneity to be expressed, Indigenization incorporates Indigenous ways of knowing and doing, Indigenization requires non-Indigenous people to be aware of, Indigenous worldviews and to respect that those worldviews are equal to other views.¹³

In strengthening of indigenization, the “use indigenous styles of leadership and recruit and develop indigenous leaders”¹⁴ is the key factor of developing the Church. Indigenization must embrace the culture of the particular community before the mission agencies implement whatever they want to do. “For mission agencies and their staff the challenge is to cross cultural lines and discover what God is doing and saying in the context of a culture that is not their own”¹⁵. Indigenization enhanced the missionaries to understand the RCZ culture and this helped them to know how to fulfill their vision for the Church.

Moreover, the DRCM missionaries fulfilled their vision of preparing the RCZ to be financially independent by raising indigenous ministers to organize and lead the local Church. Dziwani (1999:8) asserts that “Rev. Khondowe who become the first Zambian Moderator in 1961 at the age of 48 was re-elected in 1964”. The training and election of one of the local people was critical in enhancing indigenization in the Church. Many other local people were elected in order to strengthen indigenization, for example, Rev. Yesaya N. Phiri and Rev. F.D. Sakala.

¹³ <https://www.ictinc.ca/blog/a-brief-definition-of-decolonization-and-indigenization/accesed> on 23/10/20

¹⁴ <http://home.snu.edu/~hculbert/indigen2.pdf/accessed on 12/02/20>.

¹⁵ Harry MacDonald, “Indigenization: The Concept and Process as Applied to the Formation and Development of Alvo Da Mocidade” (Ph.D. diss., Trinity Evangelical Divinity School, 1983), 9.

Soltau (1959:20) states that “a Church is not indigenous until it becomes native to the country and grows naturally, as part and parcel of the people among whom it has been planted”. Indeed, a Church will be indigenous as long as the local leadership takes up positions. The local people must own their Church in all areas. The local people must initiate ideas and participate in building their own churches to indicate their commitment to their Church. Thus, the Church must grow among the locals in a natural way. The Protestants “deliberately set out to encourage indigenization, as in the celebrated case of the ‘three-selves’ as the main mission (self-government, self-support, and self-propagations)” (Bosch, 1996:450). The DRC in South Africa positively helped the RCZ by raising local leaders to take over the Church after *Umwini*. The local people must own the Church as their own. It can be concluded that the DRCM led the RCZ become independent by enhancing local people to take leadership.

1.7.4 Mission of God and money

Bonk (1991:ix) argues that “even though money and spirit are quite different realities, no one will claim that they have no relation to each other. Even Jesus used an apostle, Judas Iscariot, as ‘Keeper of the funds’ (John 12:6)”. Bonk argues that we cannot separate money and issues of the Spirit. God the creator of all things wants His mission work to be supported financially. And so we can not do mission without the discussion of money. Money is critical in mission work. Vähäkangas (2016:180) states that any

Talk concerning the economy and ethics should inevitably contain a discussion about ethical dimensions of the capitalist system, either globally or locally, an issue which is more important when the global capitalist system is approached in relation to Christian mission.

As a Church we do not need to be silent on issues of mission and money, otherwise it will be challenging to fulfill the call of God. It is important to discuss issues of economy in relation to Christian mission so that it is clear to understand issues of money and missions.

Kirk (1999:25), states that *Missio Dei* has “its primary reference is to the purposes and activities of God in and for the whole universe”. *Missio Dei* plays a focal point in mission today because it encompasses the whole of the created order. It is the foundation of mission in history. God is the source of mission. According to the Psalmist:

The earth is the Lord's and all that is in it, the world, and those who live in it; for he has founded it on the seas, and established it on the rivers. (24:1-2)

The Lord is the owner of the all things in heaven and earth. All the wealth and riches belong to God the creator. Furthermore, God is the pioneer of mission work and He supports mission work. Because all things belong to God, He wants His people to support mission work. Therefore, DRCM missionaries were financed by the sending Church to fulfill God's mission in Zambia.

Njoronge and Reamonn (1994:19) assert: "God's mission involves an invitation for us to return to the household of God. This means, accepting God's reign and living in God's love". From the Psalmist's point of view, Njoronge and Reasmonn indicate that God has called us in to this family, which God has created and which belongs to God. Thus, we must care for God's creation and with it, support God's work. "It is God who has created us and all that we possess, and we live in God world" (Prior, 1965:58).

Further, it is important to balance the use of money in missions so that it enhances growth in mission work. Otherwise, it can rather become a hindrance in mission work. Neill (1966a:278) states that "a mission which becomes a commercial concern may end by ceasing to be a mission". The focus can change from fulfilling God's mission work to matters of money. The workers can start to desire becoming wealthy instead of focusing on the *Missio Dei*. For this reason, the Church must use God's resources to grow or enhance God's mission on earth. Mission and money are closely related because God's mission requires financing for the success of mission programs. Therefore:

The concept of funding missions through the financial support of others is not a new concept. In fact, raising support for missions has a long and distinguished biblical history. Throughout the Bible God, calls upon His people to give sacrificially so missionaries can travel the globe to bring Him glory¹⁶.

Financial support to missions strengthens the link between mission and money. God's mission requires what God has created, which includes money. Historically, different organizations and individuals have supported missions. For a missionary to travel to other places to carry the

¹⁶ <https://www.mtw.org/stories/details/a-biblical-view-of-financing-missions>, accessed on /24/3/19.

mission of God, others have supported their travel and lodging. That is why people should understand why God created the earth with all the resources in it.

For instances, “Paul asked the Roman church to financially support Phoebe and her work (Rom. 16:1-2). Paul also sought the aide of the Roman church to fund his mission work in Spain (Rom. 15:20-24)”¹⁷. Pauline ministry was based on financial support from others, as indicated above. Paul asked churches to support God’s mission work in various places. It was possible for him to be successful because of the connection of financial support. In this case, he asked the Roman Church to financially support Phoebe during her missionary work. In addition:

The concept of the church financially supporting missionaries and pastors is not confined to the New Testament. David presented his vision for building a temple to the people and they joyously responded with their time, talents, and treasures (1 Chr. 28:1-29:20). Nehemiah sought support for the reconstruction of the wall of Jerusalem (Neh. 1:1-2:9). In fact, the entire Leviticus system was based on God’s people financially supporting full-time ministers (Num. 18: 21-24). God’s workers have always received financial support from other disciples¹⁸.

From the Old Testament perspective, the local people in the Church and community supported God’s work. David and Nehemiah motivated the people to support the mission of God by giving their money to the Temple. In the OT, most of the works were done by the local financial support. The local people financially supported the rebuilding of the Temple and the building of the Temple. David, for instance, encouraged the people to give towards the building of the Temple, and the people did so generously. God’s mission and money are connected because God is the source of everything. The only thing required is to understand why God created the heaven, earth, and everything in it.

¹⁷ <https://www.mtw.org/stories/details/a-biblical-view-of-financing-missions/> accessed on 24/3/19.

¹⁸ <https://www.mtw.org/stories/details/a-biblical-view-of-financing-missions/>, accessed on /24/3/19.

1.8. Aim of the Study

The aim of this study is to critically interrogate the state of financial and partnership independence of the RCZ and DRCM from 1966-2016. It focuses on the relationship between the RCZ and the DRCM. In addition, it critically examines to what extent this relationship enhanced the financial independence of the Church. It seeks to investigate the role of finance in the partnership between the two churches; how has financial assistance from DCM affected the independence of the RCZ.

1.9. Objectives

This study seeks to achieve the following objectives:

- i. To seek to understand how financial challenges facing the RCZ have affected the Church's mission work;
- ii. To understand the partnership relationship between the RCZ and the DRC and how this positively or negatively impacted its financial independence;
- iii. To understand what the RCZ has put in place as intervention to financial stewardship and ownership.

1.10. Primary Research Question

This study seeks to address the following research question: "How did the financial partnership of the Dutch Reformed Church Mission with the Reformed Church in Zambia influence the mission of the Reformed Church in Zambia?"

1.11. Exploratory Research Questions

The study seeks to address the following exploratory questions:

- I. In what ways has DRCM financial assistance affected the missional aspect of RCZ?
- II. What interventions has the RCZ put in place to enhance financial independence and promote self-reliance?

1.12. Sub-questions guiding the research

The following sub-questions will guide the study:

1. What factors enhance the challenges of Church mission work?

2. To what extent has this partnership between DRC and RCZ impacted the financial independence?
3. What factors enhanced financial partnership between DRC and RCZ and how it has affected it.

1.13. Research Methodology and Design

Sensing (2011:26) states that “the methodology chapter explains the design of the intervention and what individual methods will be employed”. Therefore, to carry out this research, the following methods were used to collect and analyze data: qualitative method, oral interviews, published, and unpublished sources. This was crucial to the research work. Qualitative research is

Is a type of scientific, research? In general terms, scientific research consists of an investigation that: seeks answers to a question, systematically uses a predefined set of procedures to answer the question, collects evidence, produces findings that were not determined in advance, produces findings that are applicable beyond the immediate boundaries of the study¹⁹.

Therefore, the qualitative research will be the focus of gathering data and analyzing data for the researcher. Furthermore,

One advantage of qualitative methods in exploratory research is that use of open-ended questions and probing gives participants the opportunity to respond in their own words, rather than forcing them to choose from fixed responses, as quantitative methods do²⁰.

The use of the qualitative approach will help allow all participants to provide information that will shall help the researcher. Participants shall be free to respond with their own words and feelings without being forced. All methods of data collection are intended to achieve the objectives of the research and provide answers to the questions posed (Melville and Goddard, 1996:8).

¹⁹ <https://course.ccs.neu.edu/is4800sp12/resources/qualmethods.pdf> accessed on /19/10/19.

²⁰ <https://course.ccs.neu.edu/is4800sp12/resources/qualmethods.pdf/> accessed on 20/10/19.

1.14. Review documents

Literature on various documents have been reviewed, such as minutes from Justo Mwale University library, documents and minutes from RCZ Synod Headquarters archives, DRCM Stellebosch archives, and sources from DRCM Orange Free State archives in order to help me gather information on the research. I selected documents from RCZ Synod headquarters, Justo Mwale University because that is where information about the Church was deposited. Furthermore, I considered documents from DRC OFS because information concerning the RCZ financial documents and partnerships were kept. The primary sources that were reviewed in this research are indicated on 8.1 and 8.2 in the bibliography.

Further, the work of academic scholars have been reviewed, such as literature from Eila Helander and Wilson B. Niwagila (1992), Robert Reese (2010), Glenn J. Schwartz (2007), and Max Warren. Literature from the WCC, LMS, UCZ, WARC, concept on *Ubuntu* that discusses on partnership, Max Warren's perspective of partnership, Sharpeville Massacre Situation – 1960 and documents on apartheid were also studied in order to help understand how they impacted the relationship between the RCZ and DRCM. More importantly, the literature of the RCZ concerning the financial policy has been revised.

1.15. Research Instruments

Babbie (1998:111) asserts: "The use of several different research methods to test the same findings is sometimes called triangulation". For this reason, I used different research methods in order "to bear on the topic". Two important research instruments that were used were a tape recorder and the interview guide. In order to keep a record of what I gain from the interviews, I used a tape recorder, after first obtaining permission to interview the participants. A tape recorder is a viable tool in research work. Moreover, the device provides safe storage of information recorded.

In achieving the objective of the research, I had a "meeting with community leaders with the intention to recruit some of them as research partners who should assist in the selling the research idea to the community" (Chilisa, 2012:50). For the research to be understood by the

people, it is critical for the researcher to explain to them the purpose of the research and what benefits it will give to the community.

To ensure the validity of my research, I engaged two independent RCZ members for the sake of conducting interviews. The reason of engaging independent researchers is that I did not want my biased views to dominate my research. I wanted the interviewers to be free with independent people who have not served at Synodical positions in the Church. For this reason, Mr. Nathan Banda, a fourth year student at Justo Mwale University, and Mr. Chisomo Lupenga were asked to conduct the interviews.

1.16. Oral Interviews

Sensing (2011:103) asserts: “Interviews allow people to describe their situations and put words to their interior lives, personal feelings, opinions, and experiences that otherwise are not available to the researcher by observation”. Interviews allow people to speak freely. They respond to questions in their own words, with their emotions, knowledge, and feelings. This is critical to the research work. Since interviews allow people to express their own stories, fears, hopes, and emotions, both serving and retired ministers and evangelists were interviewed to acquire information related to the study.

The interviewer listens to their dreams, fears, and hopes; hears their views and opinions in their words; and learns about their school and work situation, their family and social life (Kvale & Brinkmann: xvii).

Data was collected from various groups and individuals: elders, women, youth, those serving in financial committees, and those serving in the National Witnessing Desk. In addition, I used the interviews in order to acquire in-depth information from different people in the Church. Kvale and Brinkmann (2009:17) assert: “Interviewing is an active process where interviewer and interviewee through their relationship produces knowledge”. In this case it was critical to gather information and in the end produces valuable knowledge for the Church. The same knowledge produced will be crucial for the scholarly world.

1.17. Selection of participants

1. Participants for the research

This study focuses on the financial and partnership independence: a missiological study of the partnership relationships in the Reformed Church in Zambia (RCZ) 1966-2016. However, five Synod active and resting participants were also approached during the interview. Three Synod finance committee members were selected from those who served at Synod level. The sample size of this study was twenty-one (21) members of the Church in total, two ministers and evangelists who served more than 16 years were also added to the number of participants. Two missionaries were added on the list to give their side of view on financial partnership. The two were approached because from 1966-2018 they were among those with the institutional memory about the financial partnerships between the RCZ and DRC. Others, like Dr Cronje, who had the institutional memory, died. Since the establishment of the RCZ in 1966 to 2016, about 50 years have passed, which is a long historical period. Therefore, a number of missionaries with institutional memory passed on. Thus, the two missionaries lived as part of the history of the RCZ. I also selected one participant from the women fellowship who represented the women fellowship of the RCZ Church.

Three members of the ministers and evangelists who served less than 16 years in ministry were selected, two resting ministers and evangelists, and one member from the congregational financial committee was selected to give the overview of financial matters at congregational level, although qualitative research does not require the sample to be representative (Cohen *et al.* 2011:155; Creswell, 2009:148). The special resting ministers and evangelists were selected because they served the Church for a period and had institutional memory about the historical financial aspect of the Church. The sample was recruited by triangulation of two non-probabilistic sampling strategies: purposive sampling and snowball sampling. The choice of purposive sampling allowed me to hand-pick cases that would be included in the sample (Cohen *et al.* 2011:156; Babbie, 2010:193). The choice of snowball sampling is justified by its usefulness when a topic is sensitive and, therefore, it is difficult to identify eligible individuals to make up the sample (Cohen *et al.* 2011:158; Babbie, 2010:193). The selection of research participants was based on the members' knowledge of the Church financial relationship position with DRC from 1966 and how it impacted the RCZ. The RCZ Church leadership was contacted prior to the fieldwork, and detailed explanation concerning the study was given to the

participants. The RCZ leadership supported the study and encouraged the researcher to continue the research with the view that it will help the RCZ in developing her financial stability.

2. Coding(s)

According to Sensing (2011:36):

Gatekeepers, key informants, staff, board members, ministry leaders, and other congregants also must be protected. Assuring participants in the project and those persons who are interviewed, responds to questionnaires, join focus groups, etc. that what they say and report will be kept in confidence is vital for earning trust.

Coding of every participant was done in order to provide confidence and protection. For the interviews to be successful, it is crucial to assure participants of their protection and confidential. The coding of participants is illustrated in the following way: RASL as resting, active, and serving Synod leaders; SFC as Synod Finance Committee; MEA16 as ministers and evangelists who are serving in ministry for more than 16 years; MESB16 as ministers and evangelists who are serving for less than 16 years; RME for resting ministers and evangelists; WRC for Women's Regional Committee; YRC for Youth Regional Committee; and CFC for Congregational Finance Committee.

In order to obtain reliable data, certain people were chosen specifically because of their special knowledge on financial matters. In addition, the participants were free to withdraw from the interview at any time, should they feel uncomfortable. To allow the flow of information, the languages used was Chewa and English, since these two languages are widely used in the RCZ.

1.18. Methods of Data analysis

Data analysis comprises a “range of processes and procedures whereby move(s) from the qualitative data have been collected into some form of explanation, understanding or interpretation of the people and situations we are investigating”²¹. Since the present study involved a life history approach of the RCZ, the process of data analysis used was qualitative data analysis. In this approach, researchers begin to identify and code participants, and group

²¹ Qualitative Data Analysis (QDA). [n.d.]. [Online]. Available: <http://www.onlineqda.hud.ac.uk/> [2011, 12 October].

them thematically into coherent repertoires that express an underlying discourse (Sapsford, 2006). An empirical method is used in the process of collecting vital data. In this process, my interest is to use the interviews in order to gather adequate data. I drew themes from the interviews and then applied them in analyzing data. Further, themes were drawn from the stories told during the interviews:

As indicated in this study, “participants were coded so that it free[d] the researcher from entanglement in the details of the raw data and encourage[d] [her] to think about them at a higher level, moving toward theory and generalizations” (Neuman, 2014:488). Additionally, Saldana (2013:3) asserts that the “code in qualitative inquiry is most often a word or short phrase that symbolically assigns a summative, salient, essence-capturing, and/or evocative attribute for a portion of language-based or visual data”. In the same line, Neuman (2014:480) observes that “in qualitative research you organize the raw data into conceptual categories and create themes or concepts ... qualitative coding is an integral part of data analysis”. Themes shall be created to enhance the analysis and interpretation of information from the interviews. In turn, this will enhance the understanding of the research.

1.19. Ethical issues regarding empirical study

Prior to conducting this research, I acquired a letter of consent from the RCZ, which authorized me to conduct this research and its publication in the form of the thesis. Furthermore, I also received permission from the leadership of the RCZ to conduct interviews. I must state that being a minister in the RCZ, and as an interviewer, I was aware of the power dynamics between researcher and the interviewees (church members), that is, the possibilities of the interviewees falling into the temptation of telling me what they thought I wanted to hear. However, to mitigate that possibility, I employed two research assistants. The involvement of these assistants was done to try to make people free from my power as a minister of RCZ. The Synod office was informed about the interviews and the participants, who in turn helped to encourage the participants to take part in the research work.

I applied for an Ethical Clearance Certificate from Stellenbosch University in order to conduct the research. The ethical clearance enabled me to safe guard the respondents who participated in the oral interviews. Furthermore, Bless *et.al* (2014:31) states that “[i]t is necessary therefore to

ensure that the dignity and self-respect of participants is always preserved”. For this reason, to preserve the the anonymity of the participants in this research, I applied codes to hide the names, ages of the participants. The whole purpose is to protect the participants during and after the interviews.

1.20. Limitations of the study

This study is limited to the RCZ and focuses on financial independence and partnership in Zambia. Furthermore, the period planned for the interviews may have affected the findings. The research was conducted in my town because it was necessary to know the participants and their contexts thoroughly. The study will be limited to the RCZ even though the knowledge could also be helpful to the other communities of Zambia. The fact that I am a minister in the RCZ also had implications on the field research, which is why I had to ask others to help conduct interviews.

1.21. Potential Impact

Conversely, this research could help to contribute to the growth of the Church, as it will provide comprehensive and historical information about the Church’s relationship with DRCM. This study will furnish the RCZ with recommendations on how she can work towards financial independence. In addition, the potential impact of the study will help the Church find ways of financing local indigenous mission work. Currently, the Church has challenges in financing mission programs due to challenges of finances. This study could add to the current and future administration of the Church.

1.22. Chapter outline

Chapter Two – Concepts of Partnership in Mission Between the Locals and Foreign Mission

This chapter seeks to explore and understand the concepts related to the study. In the view of this, this chapter will discuss the following concepts: partnership, dependence, power, stewardship, ownership, independence, mission, and partnership. An in-depth understanding of the relationship of these concepts is central to this study because they enhance healthy partnership. The main focus in this chapter will be to understand these concepts and how they are interrelated. The conceptual framework is the backbone of this research. For this reason, the understanding of all of the concepts is crucial.

Chapter Three – An Historical Background of the Origins of the Reformed Church in Zambia Missionaries’ Partnership with the Local People

This chapter will deal with the historical background of the RCZ because it shows when and how partnership started between the DRCM and RCZ and how it developed. Since the research is historical in nature, the chapter will explain the significance of the historical development of the RCZ. Furthermore, the research will focus on the issue of autonomy (*Umwini*) of the RCZ. The chapter will explore the issue of the local tribes in Zambia and how they contributed to the establishment of the Church. In addition, the chapter will focus on the local people, because they created a good working environment for the missionaries. The local people contributed critically to the establishment of the RCZ. Finally, the chapter will reveal a number of congregations opened by the missionaries.

Chapter Four – Presentation of Findings from the Field Work

This chapter will focus on the presentation and discussion of the fieldwork research. As described above, I will conduct interviews with a number of members of the Church. The data collected from different interviews will be highlighted in this chapter. The purpose is to indicate what different interviewed RCZ members contributed to the research work.

Chapter Five – Towards the Financial Policy of the RCZ

This chapter will focus on the financial policy of the RCZ. Since *Umwini* in 1966, the RCZ did not have a financial policy, but the leadership used what they called ‘*Zolamulira*’ (constitution). Additionally, this chapter will highlight how the financial policy was put in place by the leadership of the Church in order to enhance financial independence.

Chapter Six – Analysis of Data from Field Work

This chapter will be analyzing data collected and indicated in chapter four (4). The chapter will highlight themes as a way to analyze the data. Furthermore, the chapter will analyze data from the empirical fieldwork, and consider the data collected and indicated in chapter four. In this chapter, I will make summaries from the data collected through interviews.

In analyzing the data collected, I want to come up with recommendations and conclusions that would help the scholarly world on issues concerning financial independence.

Chapter Seven – Conclusions and recommendations

Chapter seven will focus on the conclusion of this dissertation and issues that have come out of the study. In addition, this chapter will focus on addressing the summary of chapters one to six and present the conclusion and recommendations. From the findings, I will bring conclusions and recommendations that will help solve the gaps discovered during the research. Thus, this chapter is crucial because it will give recommendations that will help the Church. The aim will be to help the Church find lasting solutions to financial challenges and solving problems of dependence. In the end, my expectation is to formulate a tool that will help the Church become self-reliant.

CHAPTER TWO

CONCEPT OF PARTNERSHIP IN MISSION BETWEEN THE LOCALS AND FOREIGN MISSION

2.1 Introduction

The preceding chapter focused on the research topic, research problem, aim, and purpose of the research, the hypothesis and the potential contribution of the research to Zambian society. Chapter one served as an introduction to this research. The chapter highlighted that this is a missiological study, which investigates how the RCZ partnership with DRCM enhanced *Umwini* and financial independence since 1966. It outlined the motivation for conducting this study, the research question, objectives, research methodology, and the design. At the centre of all of these factors is the issue of financial independence of the RCZ and partnership relationship with the DRC.

This chapter, however, seeks to explore and discuss the concepts of partnership in mission between the locals and the foreign missions utilized in the study. In the view of this, this chapter will deal with a number of concepts such as colonialism; partnership and dependence; power and dependence; partnership and stewardship; ownership and independence; mission, partnership and *Ubuntu*; partnership in mission; mission of equality; mission as companionship; and mission and charity. The main purpose of this chapter will be to understand these concepts, because they are interrelated and accordingly, this will illuminate the other chapters. The conceptual framework is the backbone of this research.

This chapter will also look at theories from authors such as Helander and Niwagila (1992), Robert Reese (2010), Glenn J. Schwartz (2007), and Max Warren to explore these concepts. While I will use the above authors, the understanding of the WCC and LMS on partnership will also be explored. These concepts will be expounded on in relation to the RCZ partnership with the DRCM.

In unlocking this, it will be important to know where and how this dependency started. For the RCZ to be in existence, missionaries travelled distances from South Africa to Zambia, Malawi,

and other parts of Africa. During this time, the missionaries travelled under the influence of colonial powers. Colonialism and paternalism influenced their decisions.

2.2 Origin(s) of dependency

Not only did churches gain independence, but they were also plunged in a state of dependency. From gaining independence and freedom from the colonial powers, the nations and the churches increased in dependency. Reese (2010:1) states: “Dependency is the unhealthy reliance on foreign resources that accompanies the feeling that churches and institutions are unable to function without outside assistance”. The attitude of dependency has grown in churches since the colonial era. The Church received financial help and this enhanced the attitude of dependency in a number of organizations. The Church’s attitude of dependency increased; thus, thinking that the Church cannot survive without external help. Consequently, the RCZ is one of the institutions that remained dependent on the DRCM since independence. Conversely, we must know that we are all dependent on others, but this study focuses not depending on others without doing anything.

Correspondingly, Reese (2010:117) asserts that “dependency stems from the colonial mentality when Europe ruled the world.” As stated earlier, colonialism enhanced the mentality of dependency, because Kwok (2005:5) states that colonialism is “a temporal period or political transition of power..” Given the above, dependency has a background in colonialism and paternalism. Furthermore, Reese (2010:3) asserts that dependency “has a deep root in the historical development of the modern missionary movement – a movement that developed during the colonial period. Dependency is an unintended part of the colonial legacy”. Dependency is a historical problem that has affected the Church from the colonial era. The RCZ’s dependency started during the colonial time. During the colonial era, the DRCM supported the RCZ in all administrative matters. It was a colonial mentality. The colonial era enhanced its own ideologies, which led to dependency syndrome. Thus, even after independence, dependency continued to dominate in African local churches. Moreover:

Christian missions had successfully planted churches in many lands, but the predominant model was a form of Western Christianity that failed to spark vital local

expressions of the faith. The foreignness of Christianity tended to create a long-term dependency of the mission churches on the missionaries who had planted them. (Reese, 2010;1).

Not only did colonialism bring Western Christianity, but it also enhanced long-term dependency. Christianity came during colonialism and increased dependency. As indicated above, the RCZ also benefited during this period, but long-term dependency increased. For this reason, many organizations today are struggling with the issue of dependency.

Likewise, Schwartz (2007:10) avers that dependency “refers to those who allow someone else to carry them along financially and some times, administratively” without them doing anything. Because of this, the recipient increases in dependency on the other. Thus, in the situation the Church was in, she developed an attitude of dependency on the former colonizers. Help becomes one-sided. Equally, the RCZ experienced the same phenomenon before independence. The Church had immense challenges that needed help from somewhere.

Similarly, Neill (1986:398) asserts that, “some missionaries have been highly content with this docile dependence of the Christians from the South”. The one-sided financial support increased dependency. This created a desire to receive from outside churches. The West donated everything to the Southern Churches. This suggests that the dependency behavior and mindset of the Churches in the South increased. During this era, “Africans were passively accepting their dependent status” (Hargreaves, 1988:13). By the second decade of the century, the various European colonial powers could be said to have settled down to the business of the day; that is, administration of the various territories in Africa and the exploitation of the socio-economic and human resources of the respective colonies.

According to Sindane (1995:22), some forms of dependence still continue, which are “social and economic” and in finance. Typically, the RCZ has continued to depend on other organizations to finance institutions and departments of the Church. The Church still seeks help today to enable her to manage the institutions of the Church. For this reason, the challenges of finances have continued today because of the long period of dependency. For instance:

Many mission-established churches have become dependent on foreign funding and personnel. Many leaders in mission-established churches feel they cannot exist without the subsidy they have been receiving, sometimes for a century or more. Even some recently planted churches are already dependent on foreign support (Schwartz, 2007:xxxvi).

Dependency has brought the Church deeper problems, because some churches are still dependent on the West. It has led to churches constantly wanting more and more from the Western Church. Dependency has increased because of one-sided partnership during colonial times where only the Western Churches financed the Church in the South. On the contrary, Reese (2010:2) asserts:

In this new situation, we might reasonably expect that the problem of dependency had disappeared with colonialism, yet this is certainly not the case ... In the postcolonial period, evangelical missionaries were not always sensitive to the rising expectations of Africans for greater local control, and thus tended to perpetuate dependency.

The Church today might think dependency is no longer challenging the Church. Dependency is still a problem to the African Churches. Since colonialism, the RCZ is still experiencing financial challenges. The historical problem of dependency has continued even today. Besides, “there is some evidence that because of the new interest in short-term missions, the problem is on the increase” (Schwartz, 2007:32). The problem of dependency is on the rise in this century. The Church seeking help is on the rise. Churches are engaging in short term partnership, which has led to dependency. Unhealthy partnerships are also on the increase, leading to unhealthy dependency. The Church needs to enter into healthy partnerships that will allow healthy relationships. One-sided partnership and dependency should be avoided.

2.3 Dependency and power

Russell (2004:23) states that “power may be defined as the production of intended effects”. Moreover, Guardini (1998:121) says, “power is the ability to move reality”. In addition, Max Weber (1980:28) defines power as every “opportunity/possibility existing within a social relationship, which permits one to carry out one’s own will, even against resistance, and

regardless of the basis on which the opportunity rests”. In the end, one exerts power on the other in order to gain something. One uses power regardless of the resistance. Ultimately, one wants to gain more than the other does. During the colonial era, power created dependency. Likewise, even after the independence of African churches, the leaders used power negatively, hence causing instability and dependency. Again, Corrie (2007:363) defines power as:

The ability to perform an action or achieve an objective. Power bestows the ability to make decisions and can be used to maintain control over people. Those who are powerless have no control over their lives since the decisions, which affect them, are made by others.

During colonialism, power further enhanced dependence because those in positions of high influence executed their duties with authority. The younger Church was just following. The missionaries possessed power in every way and they had the money to give and control. Thus, the African Church leaders looked at themselves as inferior. Likewise, the RCZ experienced such a relationship during colonial era. In the same way, the partnership relationship exerted power on the Church before *Umwini*.

On the other hand, Helander and Niwagila (1996:56) asks:

The question of who has the power? Has been asked and answered during the years of the partnership between ELCT²² and the mission agencies. The call for equality openness, transparency and mutual trust reveals that power is a burning issue within the partnership since all these epithets are linked with power and the use of it.

Power can be used positively in order to bring about healthy partnership between parties. Instead of creating unhealthy dependency, power can bring mutual relationships between parties. It seems during colonial rule, power exerted unhealthy relationships and negative partnerships. Accordingly, power can bring openness between parties if used positively. With regard to the missionaries, Bonk (1991:xiv) asserts that:

²² Evangelical Lutheran Church in Tanzania where Dr. Wilson B. Niwagila is a member.

At that time, missionaries were the only people who had good and decent houses, clean-piped water, telephones, electricity, and serviceable automobiles. They were able to employ quite a number of people in the neighborhood as cooks, ayahs, gardeners, messengers, and menials of various kinds who did many of the more tedious household chores for them. Such affluence gave the missionary leverage and power in the community.

Indeed, the missionaries' way of life exhibited financial power among the poor people in the community. The missionaries demonstrated that everything came from them. Their affluence revealed that they were the *mfumu*²³ in the community. The missionaries had the power to employ workers, build fine houses, and dress differently from the others in the community. Therefore, this kind of power was one-sided. Hence, it resulted in unhealthy partnerships between different parties.

Moreover, the power demonstrated by the missionaries controlled the financial life of relationships. The one with power in the financial partnership controlled the other party. The DRCM controlled the RCZ in terms of the financial partnership. The DRC had the power. It follows that the RCZ relationship with DRCM was paternalistic.

2.4 Ownership and independence

On the other hand, the era of independence and ownership dawned upon African countries after the period of colonialism and paternalism. Bonk (1991:47) defines independence as “the state of being free from the control of another”. Further, the concept of:

Ownership gets a lot of attention these days. The notion is broad, embracing such concepts as accepting responsibility, being held accountable, taking initiative, and especially using your own judgment/making independent decisions about matters that have expressly been delegated to you²⁴

²³ The term *mfumu* was a name given to chiefs. The chiefs governed the local people in the villages. The missionaries were also called *mfumu*, meaning chiefs because of their affluence and power.

²⁴ Craig Storti, *The concept of ownership*; <https://diversityjournal.com/10256-the-concept-of-ownership/accessed> on 18/10/2019.

Many African countries and churches received freedom from the colonial masters. Eventually, the local people became leaders and responsible for their local churches. Independence meant freedom from colonial rule and freedom from the ecclesiastical control of Western churches. The churches received freedom from colonial and paternalistic control. Similarly, the RCZ received her independence in 1966. Chapter three will explain the historical phase of the RCZ more.

The African states gained their autonomy from the colonial powers and many other churches became indigenous. The African leaders took control of administration amidst challenges due to wars experienced by countries during the struggle. Notably, the African local churches gained their autonomy amidst many countries enjoying their freedom. Likewise, Zambia gained her independence from British rule in 1964. Turning to this, challenges followed the autonomy of churches due to inexperience of leaders.

In some cases, independence came without preparations, eventually causing a number of challenges. According to Neill (1986:394), “many Churches were plagued by the problems of finances and property, and found it convenient to retain ‘the mission’ in existence even when ‘the Church’ had attained its independence”. Conversely, the churches experienced financial challenges even after independence. The RCZ faced financial challenges regardless of enjoying *Umwini* in 1966. The Church acquired freedom with a number of infrastructures but were inexperienced in managing them. In the end, this led to seeking help from the former colonizers. The Church celebrated independence but had a huge responsibility to shoulder. The Church was growing and the responsibilities increased, but leaders did not have the knowledge to lead, thus accelerating problems in the local church.

Now, “in certain cases the independence of the younger Church was brought about, or at least accompanied by, the total disappearance of the missionaries. The Church was left completely on its own, and had to take over immense responsibilities for which it had been very imperfectly trained” (Neill 1986:395). The challenges increased with the disappearance of the missionaries. In many cases, the missionaries left in haste without proper handovers. This was a challenge faced by the RCZ. Most of the leaders did not receive training, but they found themselves in leadership positions. The leaders did not have knowledge in financial or administrative

management and found it difficult to govern. For this reason, the RCZ did not have a financial policy in place after *Umwini* in 1966.

2.5 Models of Partnership

i. The model of the United Church of Zambia

The United Church of Zambia is one critical example of partnership from the Zambian context. In addition, in the beginning the workers that went to the mining time, the Copperbelt started having interdenominational prayers. These interdenominational prayers grew among the local people.

In the Copperbelt, mining began in the early 1920s. Christians from various areas went to work in the mining towns, and interdenominational worship began in both the African and European housing areas. Helped by the fact that they were already cooperating in education and welfare, the Church of Scotland, the Methodist Missionary Society, and the London Missionary Society came together in African areas to form the Union Church of the Copperbelt. Shortly after this, the congregations of the European areas came together in the Copperbelt Free Church Council. By 1945, the way had been prepared for the union of the London Missionary Society and the Church of Scotland Mission in Northern Rhodesia. These congregations, along with the Union Church of the Copperbelt, joined to form the Church of Central Africa in Rhodesia. In 1958, the act of union took place. In 1965, the church united with the Methodist Church and the Church of Barotseland to form the United Church of Zambia.²⁵

The United Church of Zambia is the union of different missions, which came together to form one Church. The Church was formed in 1965 because of the coming together of the Church of Central Africa, the Union Church of Copperbelt, Rhodesia (a mission work of the Church of Scotland), the Methodist Church, and the Copperbelt Free Church Council. Further,

On the 16th of January 1965, the United Church of Zambia was formed. Four mainline separate missions came into union representing different Christian traditions namely; the Paris Evangelical Missionary Society (PEMS) under the leadership of Francios Coillard, a French Calvinist missionary who arrived in August 1884; The London Missionary

²⁵ <https://www.oikoumene.org/en/member-churches/united-church-of-zambia/accessed> on 8/02/2019.

Society (LMS), in the northern of Zambia came second just before colonization and after David Livingstone's death. This missionary society was under the leadership of Mr Stevenson, who established the first mission station at Niamukolo in 1885. After the LMS, came the Primitive Methodists who were later on joined by the Wesleyan Methodists in 1885. The Rev H. Buckenham was the founding leader who established a mission station at Nkala-central of Zambia. In 1932, a synod was formed to merge the Primitive and the Wesleyan Methodists in Zambia. The fourth mission to come into the union was the Church of Scotland (the Presbyterians) in the North-Eastern of Zambia in 1885.²⁶

As indicated above, the partnership of mainline missions led to one of the largest Protestant Church in Zambia. The United Church in Zambia has coverage in all the provinces in Zambia. The partnership of missions groups is remarkable and must be appreciated. Opposed to previous local unions organized by White colonial missionaries, the formation of the United Church of Zambia was truly driven by the word of God and the African spirit of integration.²⁷ For all the groups to come together and form one Church is based on the power of partnership, acceptance, and understanding of one another. As opposed to individualization and self-centeredness, the foundation of unity was the word of God.

The union of the different mission groups was enhanced due to the political situation in Zambia. The political situation headed by the first republican president through his moto, 'the One Zambia One Nation' created a healthy partnership atmosphere for the formation of UCZ. For this reason,

The political liberation of Zambia contributed to the urgency union of the Churches echoing the slogan of "One Zambia, One Nation" coined by the first Republican president, Dr Kenneth David Kaunda. The United Church of Zambia is a church that has membership across the country.²⁸

²⁶ <http://uczsynod.org/about/ucz-history/1330hrs/accessed> on 14/04/2019.

²⁷ <http://uczsynod.org/about/ucz-history/1330hrs/accessed> on 14/04/2019.

²⁸ <http://uczsynod.org/about/ucz-history/1330hrs/accessed> on 14/04/2019.

The atmosphere in Zambia was fertile for the formation and growth of the United Church of Zambia. The development of the union of different groups has grown in Zambia since 1965. This has proved the strength of partnership. Thus, the the United Church of Zambia celebrated their 40th anniversary to enhance the union that took place in 1965. In celebrating this anniversary,

The first Republican president Kenneth David Kaunda, in Kitwe recently took the 40th anniversary celebrations of the Union of Seven Churches which formed the United Church of Zambia (UCZ) on January 16, 1965 by storm and stole all the limelight from the top hierarchy of the Church with an impassioned call on them to show unfettered love to their sheep as they stood in the place of the greatest shepherd of all times - our Lord Jesus Christ.²⁹

The celebration of 40 years of anniversary of the union of the United Church of Zambia was a sign of unity and partnership among different mission organizations that formed UCZ. The UCZ has continued to maintain her relations with those she merged with. This partnership has helped the UCZ to grow in all the provinces in Zambia. We can assert that,

The UCZ maintains good relations with the Methodist Church in Great Britain, the Church of Scotland, the United Church of Canada, Global Ministries of the Presbyterian Church (USA) and the Board for World Ministries of the United Church of Christ (USA), and Cevaa.³⁰

The United Church of Zambia has maintained her union as indicated above. For this reason, there is need to critically enhance partnership in our communities and churches because partnership builds and strengthens unity. The success of the union that took place in 1965 has continued to date in Zambia. It is the largest Protestant church in Zambia today and continues to grow rapidly.

²⁹<https://allafrica.com/stories/200502030226.html> Zambia: UCZ Celebrates 40 Years of Union/accessed on 15/04/19.

³⁰<https://www.oikoumene.org/en/member-churches/united-church-of-zambia/accessed> on 12/03/19.

ii. London Missionary Society model of partnership

The London Mission Society (LMS) was a missionary society founded in England in the year 1795. Evangelicals, Presbyterians, and other Protestants were part of this council. The organizations enhanced partnership among member churches. The partnership influenced the way of thinking globally in the area of partnership. The organization had mission work in Oceania and Africa. Furthermore:

The London Missionary Society (LMS) was a protestant missionary society formed in England in 1795 'to spread the knowledge of Christ among heathen and other unenlightened nations'. Although broadly interdenominational in scope, the Society was largely Congregationalist in outlook and membership. The LMS operated missions to the South Seas, China and Madagascar, South and South East Asia, Southern and Central Africa and, to a lesser extent, in North America and the West Indies.³¹

It also formed part of the Council for the World Mission (CWM). The LMS had an impact on world mission. During the 19th and 20th century, the LMS's strategies spearheaded mission programmes in the world. In 1928, the term partnership started being discussed. The IMC's agenda focused on partnership because of its importance in the global world and the Church today. Further:

During the period after 1945, the work of the London Missionary Society (LMS) evolved from traditional mission fieldwork to a more democratic and decentralised structure based on the development of local churches and local Church leadership. This response was brought about not only in answer to so-called 'decolonization' but also to social and political change and demographic shifts in the post-war years. In 1966, the LMS ceased to exist as a Society and merged with the Commonwealth Missionary Society to form the Congregational Council for World Mission (CCWM)³².

³¹ <https://www.soas.ac.uk/library/archives/collections/missionary-collections/SOAS> University of London/accessed on 27/07/18.

³²SOAS Library, Missionary Collections, <https://www.soas.ac.uk/library/archives/collections/missionary-collections/accessed on 27/07/18>.

The LMS change from traditional mission-focused to a more decentralized organization was a blessing to the Church in general. The organization opened up to training the locals and building the capacity of the leaders, which was a positive move that worked to the advantage of the Church in the South.

The reactions to colonial tendencies influenced change in the LMS. The LMS aimed at creating a forum where evangelicals could work together and give overseas mission financial support and coordination. The LMS' "emphasis on the development of the self-governing and self-financing indigenous church" was the focus after the change³³. The change in the LMS brought good reforms reflecting ecumenism, Church independence from colonial rule, and participation from the Church in the South. Therefore, the partnership of the society focused on missionary work, helping the churches, and enhancing ecumenism. The change of the society brought oneness, respect, and networking among the churches in the North and the West. The LMS influence of partnership, fellowship, and ecumenism enhanced financial stability in local churches. The LMS impacted the churches positively by encouraging ecumenical fellowship.

iii. World Council of Churches model

Further, the World Council of Churches (WCC) was one of the important organizations in Christian history. The LMS and WCC influenced the way of thinking with regard to partnership. The coming together of churches was important because it enhanced partnership. The Church agreed to work together for the common goal.

The historical roots of the World Council of Churches are found in student and lay movements of the 19th century, the 1910 Edinburgh world missionary conference, and a 1920 encyclical from the (Orthodox) Synod of Constantinople suggesting a "fellowship of churches" similar to the League of Nations. Leaders representing more than 100 churches voted in 1937-38 to found a World Council of Churches, but its inauguration was delayed following the outbreak of the Second World War.³⁴

³³ [https://www.globalministries.org/before_haystack_london_missionary_10_10_2014_119/Before Haystack: London Missionary Society/BY GLOBAL MINISTRIES ON AUGUST 01, 2006](https://www.globalministries.org/before_haystack_london_missionary_10_10_2014_119/Before_Haystack:_London_Missionary_Society/BY_GLOBAL_MINISTRIES_ON_AUGUST_01,_2006), accessed on 4/5/18.

³⁴ History of World Council of Churches, <https://www.oikoumene.org/en/about-us/wcc-history>, accessed on 26/07/18.

The original purpose of the WCC was to bring the churches together in unity. The fellowship of the Church was key to this council. Furthermore, the council incorporated the IMC, Commission of the Churches on international affairs (CCIA), and the ecumenical institute in Bossey in Switzerland. The coming together of different bodies indicates the importance of partnership. The WCC was an important body because it brought many churches together. In 1961, the WCC merged with IMC and this gave the Council an enlarged space of work. Through partnership, the council worked in different countries, even working on ending apartheid in South Africa.

When the WCC came into being at the First Assembly in 1948, there were 147 member churches. At the end of 2013, the membership stood at 345 churches. Predominately Protestant and Western in its earliest years, the WCC's profile and identity evolved during the 1960s with the influx of many Orthodox churches from the East and newly autonomous churches from formerly colonial regions in the South.³⁵

The WCC's partnership works brought unity among the Churches around the globe. Partnership among the churches enhanced unity and self-sustainability because churches learnt from one another. The WCC enhanced bringing change by strengthening partnership among churches. It changed concepts of paternalism to ecumenism in churches. This helped the RCZ increase partnerships with other organizations and churches.

The WCC model of partnership was that of commitment to partnership in which all of the member churches shared equal power and full ownership of the mission enterprise. The council encouraged equal sharing and equal power among the member churches. Furthermore, the council emphasized unity among member churches around the world and this brought change because churches began to understand each other from an area of common ground. They understood each other as brothers and sisters and not in paternalistic way.

Further, "today the WCC focuses its work in three program areas: unity, mission and ecumenical relations, public witness and diaconal and ecumenical formation".³⁶ The recognition of

³⁵ World Council of churches/History/ <https://www.oikoumene.org/en/about-us/wcc-history/> accessed on 26/07/18.

³⁶ World Council of churches/[https://www.oikoumene.org/en/what-we-do/Focus of WCC among member churches in fostering unity/](https://www.oikoumene.org/en/what-we-do/Focus%20of%20WCC%20among%20member%20churches%20in%20fostering%20unity/)accessed on 26/07/18.

ecumenical relations among churches by the WCC was historical and important for the Church. Similarly, the Church is a place where people enjoy the peace and unity. Equally, Corrie (2007:273) avers that:

Historically, it was generally acknowledged that modern mission had developed as one-way traffic from north to south. Theologically, the radical change of hermeneutical horizon meant the rethinking of partnership not in terms of master-servant...but in terms of *koinonia*, mutuality, interdependency, companionship. Ecclesiological, it was recognized that, biblically speaking the local church should be the main agent of mission ... Missiological, mission had been understood in terms of sending churches and receiving churches...but today that has changed, and the main movements of mission are now South-North and South-South.

The WCC's partnership was to bring all member churches to collaborate with each other in unity. Moreover, mutuality, interdependency and not dependency, and companionship with each other was important for the WCC. This positively influenced the Church worldwide in terms of partnership. The Church is the center of partnership and mutuality. Turning to this, the Church is a place for interdependency and healthy partnership. Kirk (1989:184) states that:

Within world Christianity, "partnership" expresses a relationship between churches based on trust, mutual recognition and reciprocal interchange. It rules out completely any notion of "senior" and "junior", "parent" and "child", or even "older" and "younger". It is a term designed to show how different parts of the Church belong to one another and find their fulfillment through sharing a common life. It implies a relationship in which two or more bodies agree to share responsibility for one another, and in which each side meaningfully participates in planning the future of the other. Put in this way, partnership is an ideal to be aimed at. In practice, as we shall see, there are real difficulties in the way of a truly equal relationship.

The Church is one body under the headship of Jesus Christ. In healthy partnership, there is no mentality of 'seniority', but rather mutual responsibility and agreement. For the RCZ to thrive, this kind of partnership would help the Church find a platform of growth. From colonialism and to the formation of WCC, changes in the world have taken place concerning partnership. Instead

of paternalistic partnership, promotions of healthy partnership are encouraged. Instead of senior-junior or parent-child relationships, partnership and interdependency is encouraged.

It can be concluded that the WCC believed in its principles in order to enhance partnership among member churches. As a global fellowship of churches and providing leadership to the ecumenical movement, the focus of the WCC was:

1. To lift up its central task of the churches calling one another to visible unity;
2. To keep in tension the work of dialogue and advocacy, of building relationships and promoting social witness among churches and with different sectors in society;
3. To foster greater ownership and participation, building as much as possible on initiatives of the churches and partner organizations;
4. To bring a prophetic voice and witness to the world in addressing the urgent and turbulent issues of our times in a focused way.³⁷

The WCC's goal was to promote fellowship of churches, and participation among the members was key to partnership. Over the years, the partnership was one-sided; in turn, it brought about dependency and paternalistic leadership. Thus, the Church today should implement such goals in order to promote partnership among ourselves. The WCC's focus was dialogue, promoting participation, ownership of member churches, and healthy partnership among member churches.

2.6 Concept of partnership

The concept has been an issue of dialogue for many decades, as seen during the previous discussion on the LMS and the WCC. Bush (1990:46) asserts that “partnership is an association of two or more Christian autonomous bodies who have formed a trusting relationship and fulfill agreed upon expectations by sharing complementary strength and resources to reach their mutual goals”. The point is that both parties consider each other as autonomous or independent. They come into integration as independent groups. This perspective removes the dependency syndrome because both parties work together for the common good. Integration of both parties

³⁷ Organizational Structure for the Work of the World Council of Churches Objectives <https://www.oikoumene.org/en/resources/documents/central-committee/2006/organizational-structure-for-the-work-of-the-world-council-of-churches>, accessed on 26/07/18.

helps eradicate dependency because all parties understand their weaknesses and strengths. Thus, they complement each other for the sake of building one another up.

In the same way, Muller (1997:339) states that “partnership, of course, always includes joint action”. The fulcrum of partnership is acceptance of each other regardless of background or status, and acceptance of responsibility. Furthermore, both parties jointly agree to work as equal partners. It is not a one-sided agreement, but both sides act together. Moreau (2000:727) asserts that “this theory advocates that institutions work not apart from each other, or under each other, or unified but separate, but as equal partners”. Partnership influences parties to accommodate one another equally and respectfully. However, although parties may belong to different language groups, they work as equals. For churches to grow in this century, they should not work in isolation, but as equals. This is the theory the RCZ is advocating in order to build its financial sustainability.

Helander and Wilson (1996:11) assert that “in the diversified world it holds a promise of equality and mutual involvement for mutual goals”. Partnership helps bring parties together. In this world, which is full of division, partnership helps build unity and understanding between parties. Mutuality and involvement is the focus in this diversified world. The Church can reach this goal of understanding. In this century, the Church should enhance this kind of partnership. After *Umwini* in 1966, the RCZ continued collaborating with the DRCM in financial issues and other administrative matters. Collaboration is the only way churches can come out of dependency. Moreover, the RCZ flourishes in the environment of partnership.

In this regard, Bush and Lutz (1990:40) state that, “....with the new era of partnership, the pendulum is swinging back, not to paternalism and dependency, but to helping each other fulfill the Great Commission”. Since colonialism and the paternalistic era, it can be said that this is the time the Church must emphasize partnership, interdependence, fellowship, and sustainability. This is the new era of partnership and interdependence, where churches live side by side and help one another to enhance the mission of God.

2.7 Partnership as a form of exchange - Helander and Niwagila

Helander and Wilson (1996:16) add that:

Partnership relations can be looked at from different perspectives. To focus only on the constitution structures, within which the partners operate, will not do justice to the dynamic aspect of a partnership relation. An alternative approach, which takes in to account also the dynamic nature of such a relationship, is to look at partnership as an exchange relationship. Partners engage themselves in different kinds of exchange processes in order to achieve the goals set for their cooperation.

One-sided partnership is a dangerous and unbalanced relationship, which aims at gaining from others. Helander and Niwagila indicate that we must not look at partnership as something one-sided, but rather an exchange relationship. Partnership must enhance togetherness, friendship, oneness, love, and respect among organizations. A healthy partnership considers each other as equal in relationship. The understanding of relationships in labor, finances, and leadership skills is important.

As pointed out earlier, the one-sided flow of exchange is not a healthy one, but rather demeaning and colonial in nature. In the model, both parties must endeavour to understand each other's cultural background. On the other hand, Helander and Wilson (1996:18) acknowledge that the fact that "cultural context implies that the people of the particular group know what others in the group feel and believe". To strengthen partnership as a form of exchange, parties must understand their cultural backgrounds. Every party comes with their own cultural worldviews. Thus, the parties must understand one another in order to progress.

Similarly, "no partnership exists in a vacuum but is under different influences" (Helander & Wilson 1996:26). In a partnership exchange, one cannot succeed without others. In building a healthy exchange in partnership, there is need to consider others and not live in isolation. In healthy partnership, there is no room for individualism. In order for the RCZ to succeed in the 21st century, the Church must be in partnership with others. Healthy partnership builds a healthy, financially sustainable Church.

2.7.1 Partnership and shared values

For instance, every partnership has values, which matter a lot. Helander and Niwagila (1992:26) assert that the “international political and economic developments have influenced views on the nature and structure of mission-church and inter-church-relationships”. Conversely, the understanding of partnership is different today because of the changing world on the international scene. There are new developments in the area of partnership and aspects of shared values. Some of the views that influenced these changes are the paternalistic and colonial tendencies of partnership previously discussed. The changes began to take place after a series of protests against paternalistic tendencies.

Consequently, Corrie (2007:273) states that the “Northern hemisphere did not have any proper vision of real partnership until the protest of the Indian Bishop Azariah in the Edinburgh Congress of 1910. He claimed that the North did not practice a proper biblical theology of partnership, since power and control were totally in their hands”. The wave of these new understandings brought changes and new focus in the conception of partnership. In any partnership, shared values are the basis of cooperation. For this reason, “changes in the theological approaches to non- Christian religion have affected mission ideology as well” (Helander & Wilson 1996:27). Therefore, consideration of shared values became the focus and foundation of discussion in partnership.

Helander and Wilson (1996:28) assert: “Changes in mission theology meant changes in value system also”. Thus, in every partnership agreement made, there is need to consider all the parties, especially the shared values. The consideration of shared values in partnership became key in enhancing a healthy partnership. Likewise, the RCZ needs to focus on building partnership in this line, with fair-shared values. As outlined during the WCC, the Church today needs to build on the foundation of partnership, which considers fair-shared values.

Similarly, Helander and Niwagila (1996:30) state that “in spite of the differences there are certain values which are commonly accepted”. As noted by Helander and Niwagila, churches must enhance partnership regardless of the difference of values of people or churches. Likewise, the RCZ should build its partnership on the foundation on understanding each other’s values. Each Church or organization has different values and cultural understandings, but parties must

consider the common foundations that strengthen partnership. The relationship between RCZ and DRCM has different cultural values. However, there are common points that strengthen their partnership.

Accordingly, Muller (1997:340) asserts that:

The way out of this debilitating relationship is partnership, where partnership is made the norm for living and working together, each partner must have a higher regard for the other than for herself or himself ... With the affirmation of partnership, the burden of inequality can be overcome. The partners face each other with their weaknesses and their gifts; they are at the same time giver and receiver.

The Church today should embrace each other in order to strengthen a healthy partnership. Churches must put aside their differences and stand on common ground that can be used to build partnership. They must understand each other's values and cultures for partnership to grow. In the end, partnership helps to eradicate inequality between parties. Similarly, the RCZ should adopt partnership where everyone is valued. As described, the RCZ's financial sustainability cannot grow without healthy partnership with the DRCM and other organizations.

2.7.2 Partnership and *Ubuntu* – Cultural imperatives

Now partnership and *Ubuntu*³⁸ is another concept that enhances healthy partnership between parties because everyone is accepted as part of the community. Tutu states that:

A person is a person through other persons. None of us comes into the world fully formed. We would not know how to think, or walk, or speak, or behave as human beings unless we learned it from other human beings. We need other human beings in order to be human. I am because other people are. A person is entitled to a stable community life, and the first of these communities is the family.³⁹

³⁸ The term explains how Africans relate to each other; they are a community and live together. Individualism is not part of the community in Africa. Tendencies of individualism are foreign in African context. Partnership in this case works well with such mindset.

³⁹ <https://www.goodreads.com/quotes/132842-a-person-is-a-person-through-other-persons-none-of/Desmond-Tutu>/accessed on 22/12/18.

This relates to partnership because the concept of *Ubuntu* accommodates everybody. This concept values the other party as a fellow human being. The concept of *Ubuntu* brings parties to understanding their values and beliefs before making any agreements. The Church must be a platform of *Ubuntu* and not individualistic kind of behavior. Bonk (1991:45) adds: “No man is an island’ means the very least that one’s self-identity is to a large degree determined by the people among whom one lives”. In an African understanding, everyone is part of the community and is required to serve others. In addition, we are what we are because of the community around us. The community cares for each other and raises children together. Partnership in the African community enhances togetherness and supports each other for the common good.

Correspondingly, Smit (1999:12-13) states that:

People use this word in connection with a way life. *Ubuntu* then has to do with solidarity, with mutual responsibility, with taking care of every member of the group, with respect, equal dignity, social concern – in short: with involving and sharing. It is expressed in the words: *ubuntu ngumntu ngabantu* – a person is a person by means of other persons, we find our humanity in community.

The idea of *Ubuntu* replaces individualism and instead promotes mutuality, solidarity, and understanding among people of different color, races, and backgrounds. In terms of partnership, we can say that a person is a person by means of other people involved in the agreement. Further, it is necessary to understand the cultural beliefs so that partners build a healthy partnership. In the same way, Desmond Tutu says *Ubuntu*:

[It] speaks of the very essence of being human. When we want to give high praise to someone we say, Yu, u nobuntu; hey, so-and-so has Ubuntu. Then you are generous, you are hospitable, and you are friendly, caring, and compassionate. You share what you have. It is to say, my humanity is caught up, is inextricably bound up, in yours. We belong in a bundle of life. We say a person is a person through other persons. It is not I think therefore I am. It says rather: I am human because I belong, I participate, and I share. A person with *Ubuntu* is open and available to others, affirming of others, does not feel threatened that others are able and good, for he or she has a proper self-assurance that comes from knowing that he or she belongs in a greater whole and is

diminished when others are humiliated or diminished, when others are tortured or oppressed, or treated as if they were less than who they are.⁴⁰

Ubuntu embraces caring, friendliness, and generosity, and one must serve others. In healthy partnerships, togetherness is the objective of all parties. This kind of partnership does not accommodate individualism. Partnership relates to *Ubuntu* because it strengthens friendliness among people and eradicates individualism. The Church is supposed to be a family of people and not promote an individualistic life. They all belong to each other as a family.

Thus, everyone must think of someone in the community and see how one can improve. Regarding the above, *Ubuntu* encourages members to do the best for the community. Every member must think of how he or she can improve the community. Every “individual exists strongly as part of the collectivity” (Helander & Niwagila 1996:32) of the community. Ultimately, a member of the community must respect the values of the community and promote development. In fact, the *Ubuntu* concept enhances healthy partnership between parties. It follows that partnership must embrace the values of *Ubuntu*.

Helander and Niwagila (1996:32) state that, “it can be argued that different unspoken connotations of the concept of partnership are given due to different cultures. It’s also for sure that there is nothing called an African culture or a Tanzanian culture which could be applied to all peoples of African or Tanzania”. We cannot take the RCZ culture as a yardstick to all other cultures because every culture differs from others. Therefore, it is necessary to understand another culture before entering into any agreement.

Likewise, the RCZ is required to understand every culture of donors before signing any agreement. On the contrary, misunderstanding of cultures in agreement has led to failure in a number of partnerships. Nonetheless, we must embrace anything that enhances peace. Ultimately, we must look at commonalities that can strengthen peace and development. “*Ubuntu* is a way of life that positively contributes to the sustenance of the well-being of a people/community/society. *Ubuntu* is a process that promotes the common good of a people/society” (Sindane, 1995:9).

⁴⁰ <http://www.tutufoundationusa.org/desmond-tutu-peace-foundation>, 2015-2017,/ accessed on 23/10/18.

Sindane (1995:189) asserts that culture is “the totality of the way of life evolved by a people in their attempts to meet the challenge of living in their environment, which gives order and meaning to their social, political, economic, aesthetic and religious norms thus distinguishing a people from their neighbors”. Whenever two parties meet, they bring with them two cultures. Whenever partnership agreements are done, different cultures are in focus. Every party comes with their own identities, beliefs, and worldviews. Nonetheless, the concept of *Ubuntu* and understanding of partnership must be the foundation. The Church today requires such an understanding of partnership in order for the churches to grow healthy in all ways.

Even so, Helander and Wilson (1996:33) assert that, “in the European and American social context the individual is less under the constraint of the community”. This individual can choose, make decisions, live by himself without others and sometimes closed up from others. In the Western understanding, a person should live by himself, support himself and should not wait on other family members, doing so is a sign of lack of maturity. In contrast, the African life is based on community life. One makes decisions through consultations and guidance by the seniors in the community. In other ways, community life is at the center of the African life. The RCZ should seek these qualities in partnership agreements or partnership. The agreement based on consultations and not individualistic life enhances partnership and financial development.

The RCZ can achieve greatly in all matters if everyone understands the concept of *Ubuntu*. In the RCZ, everybody lives as one in supporting the body of Christ. For this reason, there must not be division, hatred, or individualism. Alternatively, the Church must promote unity among the believers in the Church.

2.8 Max Warren’s perspective of partnership

Warren (1995:13) asserts that “the essence of partnership is that it is a relationship entered upon in freedom by free persons who remains free”. Likewise, the issue of freedom and building healthy relations in partnership is important. Freedom brings healthy relations and companionship between people. A healthy partnership is the one that allows both parties to enjoy freedom and peace. Notably, when people live together and understand one another, freedom exists among people, regardless of color. The Church today must promote this kind of

partnership as indicated by Warren. In the end, partnership should promote peace between parties.

Similarly, Helander and Wilson (1996:67) state that “equality is based on belonging together. Public discussions of one’s needs and how much one has received or will receive from one’s partner are against the very understanding of partnership and are experienced as being offensive and humiliating”. Likewise, churches should enhance togetherness. Members must feel they belong to each other. The focus of partnership should be the freedom of parties and togetherness of different groups. This concept helps the RCZ to grow because of the healthy environment experienced with the DRCM. Partnership should not bring division and humiliation between parties. In a healthy partnership, money should not divide the parties, but freedom should be enhanced.

Moreover, Helander and Niwagila (1996:67) assert: “There is nothing wrong in being the giver”, but it is the way one treats the one you are giving to. In partnership, some parties have more resources available compared to other parties. For the Church to grow financially, she needs to have a giver who understands her, based on healthy partnership. Partnership should enhance a relationship founded on trust, love, and the freedom of all parties. Further, Schwartz (2007:38) states that “a healthy partnership is one in which everyone contributes meaningfully to a project, and the best are ones in which money is not the central issue”. Indeed, partnership requires everyone to take part and contribute equally in the agreement. Partnership must not be one-sided, for then it becomes paternalistic. Likewise, the Church should promote this kind of partnership where both parties contribute.

For instance, Schwartz (2007:38) states that, “partnerships that successfully leave money out of the picture are a credit to the term”. It can be said that money distorts the understanding of partnership when it is brought into the picture. Indeed, when money is the focus, the relationship between parties is misunderstood. Over the years, money has been the driving point of partnership and this has enhanced a paternalistic kind of relationship. The understanding of one another in a common way is sidelined when money becomes the central focus.

Bush (1990:50-51) asserts that “partners desire to be recognized as equal in selfhood and potential for maturity in Christ ... Partnership avoids dominance of one over the

other...dominance encourages dependency ... dependency robs people of opportunity to exercise their gifts and leads to apathy". Dominance of the other is associated with paternalism and colonialism. In the modern era, parties must enhance partnership that brings togetherness and not paternalism. The Church in the colonial time became dependent because of one Church dominating the other. The self-hood of both parties should be the goal of both parties in a partnership. Regardless of whether one is the giver or receiver, the freedom and self-hood of parties must be encouraged. Therefore, it must be understood that:

Neither partner can become so absorbed or assimilated that his or her own identity is lost. The conscious identity of each partner must survive; the possibility must remain present that either partner can contract out of the partnership, thereby ceasing to be responsible or liable. This is precisely because the essence of partnership is that it is a relationship entered upon in freedom by persons who remain free. It is a dynamic relationship that is continually growing and developing, not one that is static and stale⁴¹.

Given the above discussion, partnership should bring freedom between two or more parties. The Church should maintain her identity whenever she enters in any agreement with other parties. This can only be done if the people concerned do not become individualistic. Ultimately, partners must consider each other as equals. During colonialism, partnership was one-sided and in the process, one party absorbed the other's identity. The RCZ was assimilated into the identity of DRCM. The RCZ became just like a shadow of DRCM.

The Church in the 21st century should enhance partnership that grows the relationship between parties. The RCZ relationship with DRCM has grown over the years and has benefited both parties. This study promotes partners where both parties encourage each other to grow and bear fruits together.

⁴¹ <http://www.internationalbulletin.org/issues/2010-03/2010-03-145-ross.html/> International Bulletin/of Missionary Research/ The Theology of Partnership/Cathy Ross/accessed on 01/01/18.

2.9 Partnership and dependence

Partnership must focus on involving everyone in the organization in order to bring sensitization against dependency. Rickett (2000:17) asserts that:

it is important in a partnership to not only give but to receive ... The seeds of unhealthy dependency are planted when the only deal struck in a mission relationship is the one-way flow of resources, whether that be money or personal.

The mindset of receiving enhances dependency because the receiver increases a sense of dependency. The Church today is wallowing in poverty because of the same mindset of just receiving.

Likewise, Reese asserts that “with increased mobility, the mission field is now everywhere, and evangelists of all nationalities seek potential donors. In addition, short-term missions have expanded so much that the international Western Christians with those in other nations has increased dramatically”. In this century, another way of dependency has surfaced. Through short-term partnerships, a number of churches have adopted this method. For this reason, donor dependency has increased. Similarly, the RCZ has in the past entered into short-term financial partnership with different organizations in order to finance the institutions of the Church. As the result, there are number of consequences of unhealthy partnership dependencies. These are:

2.9.1. Long term reliance on Western aid

Reese (2010:2) states that the local Church:

Stood for foreign expectations for training pastoral leaders. The dependency that resulted consisted of an unhealthy long-term reliance on foreign funds, technology, personnel, and even theology. The ultimate tragedy of this dependency was that mission churches could not contribute to fulfilling the Great Commission, but remained recipients of aid long after they should have become donors.

Accordingly, the Church entered in long-term partnerships, which enhanced dependency. The local Church inherited heavy structures when the missionaries left, such as schools, hospitals, orphanages, and houses, which made the Church seek help in order to maintain them. As a result,

long-term dependency increased. Consequently, the Church always waits for the generous Western hand. Thus, the Church seems stuck in the blood veins of the Western Churches.

Schwartz (2007:35) asserts that: “When local congregations cannot support themselves, it is unlikely that they will become excitedly involved in missionary outreach”. In light of this long-term reliance on the West, African churches’ dependency syndrome deepens to such an extent that they cannot do without external help. To do mission they have to wait for money from Western missionaries. Conversely, churches should promote healthy partnerships to help build sustainability.

2.9.2 Dependency on external aid

As stated earlier, dependency cripples the mind of human beings. For this reason, “even though most of the countries once under Western rule have achieved political independence, the fact remains that they are often still economically dependent on the countries that colonized them” (Muller 1997:68). This suggests that the RCZ is still in partnership with the DRCM and other donor organizations. Dependency undermines human dignity; it stifles development. This is how serious the cancer of dependency can bring to people. Obed (2001:28) adds that:

It is a well-known fact that foreign missionaries did not depend much on the local churches for their sustenance. Most of them were actually maintained from abroad. Rather than need help, they brought material, financial and medical help to the people whom they evangelized. They gave and gave. Until now, some churches and missions in Africa still depend on such external help.

Regardless of the independence granted from colonial masters, most nations and churches today are still depending on foreign aid. The mindset just tells one that they cannot do anything without aid.

Schwartz (2007:41) illustrates that “one Bible Society director in Africa who decided to use local currency to print a Bible in his own country. When it was complete he said, ‘this was very difficult-but we did it and it is ours’. It is this kind of satisfaction that encourages anyone who is promoting local sustainability”. Schwartz’s illustrations provide one of the successful stories of

self-belief and that everything is possible. The only thing needed in African churches is to believe that it is possible to do things, even without external aid.

Furthermore, dependence negatively affects the people and increases levels of poverty. Dependency syndrome robs them of the freedom to do certain things according to plan. Notably, one dances to the tune of the donor. It is said that it is the piper who calls the tune; the one who gives money dictates those who receive. Reese (2010:104) states: “When missionaries were expected to give and local people to receive, it became easy to slide back into comfortable but damaging codependent relationship”.

Moreau (2000:269) observes that any dependency that “reduces self-respect because of an apparent inability to do anything other than receive” is a recipe of slavery and poverty. This is because the recipients become passive, idle, and do not think of working to support themselves. Consequently, they just want to receive and become beggars.

2.9.3 Dependency inhibits economic development

Moreau (2000:269) states that:

Dependency is a necessary part of life, an inborn tendency, which cultural, social, and psychological conditions share. Over dependency of any kind (financial, physical, emotional, or intellectual) may result in erosion of self-respect, inhibiting initiative in using existing resources and leading to imitative behavior that destroys cultural integrity.

Economic development cannot take place as long as this addiction of dependency grows. Thus, “economic dependency has been shown to inhibit national development” (Moreau 2000:269) and Church development. The Church, which depends on external help, ends up not doing anything by herself. Likewise, a nation that only borrows external source cripples its financial base. Thus, my view is that the Church must work hard to raise its financial base to avoid borrowing more. Similarly, the RCZ must stand on this principle of investments in order to avoid dependency on foreign aid.

Carpenter (1959:84) asserts that “most of Africa is less fortunate. Its peoples are confronted either with a prospect of continuing in a dependent status or with the problems of multi-racial

society”. Carpenter’s views clearly support Moreau’s observation that Africa has been rooted in dependence and that this hinders development. Indeed, Africa is torn apart because we either grapple with economic issues or multi-racial conflicts, and then continue begging. This is the huge challenge we are facing and that is why, regardless of the rich and wealthy continent, poverty is very high. Carpenter’s views remind Africa to take drastic action if we are to come out of this dependency.

On the contrary, “donors are growing weary ... donor countries are facing their own financial pressure” (Moyo, 2009:74-75). It is within this context that African nations and Churches must move away from dependence in order to foster development. Similarly, the RCZ must fulfill her responsibility of building sustainable projects in order to move away from donor dependency. The financial relationship with DRCM should enhance sustainability. A healthy partnership’s result enhances financial development.

2.10 Overcoming Unhealthy Dependency

Notably, the Church can avoid unhealthy dependency as long as healthy partnerships are developed. According to Reese (2010:104), the following ways can help eradicate unhealthy dependency:

- i. Do nothing for others that they can do for themselves ... the only way to justify a building project is if it fits into a long-term plan and can be done under the leadership of local people
- ii. Let the local people determine your project. Assuming that there responsible and mature local Christian
- iii. Undertake no project that is not sustainable by local people ...
- iv. Do not create expectations that will burden future short-term missions in place. By keeping an eye on the future, it will be easier to refuse to create dependence despite the temptations to do so.

For instance, the Church can only come out of dependency if partnerships agreements recognize the local people. The locals should be incorporated in partnerships in order to build capacity among the local people. Further, every partnership agreement must result in sustainable projects

put in place. In that case, the Church's partnership should aim at building financial development and sustainability.

In addition, the Church in this century must always focus on building one another up in healthy financial projects. Churches should enhance financial sustainability by engaging in healthy partnerships. Equally, "I suggest therefore that where the local Church or denomination wants to do missions, it co-operates with a credible mission's agency for consulting purposes and partnership" (Obad 2001:53). Thus, the Church should avoid engaging in partnership that does not focus on sustainability. In addition, partners in healthy partnerships should not engage in development that does not involve the local people. In fact, any financial partnership without the locals is a recipe of paternalism.

2.11 Partnership and Sustainability

Furthermore, sustainability is essential in developing a financially independent Church. For this reason:

[1] Sustainability describes a condition in which natural systems and social systems survive and thrive together indefinitely [2] A sustainable condition allows people to meet the needs of the present without compromising the ability of future generations to meet their own needs [3] Because humanity now consumes and pollutes the Earth's resources faster than natural and human systems can replenish and clean them, we do not currently live in a sustainable manner [4].⁴²

Thus, it is necessary to raise sustainable standards in order to avoid dependence. The Church needs to work together in order to create sustainable projects. Most African Churches are dependent upon the West because there are no sustainable programmes. This has made the Church vulnerable to dependency syndrome. In fact, healthy partnership in trade, and partnership with other churches can help build sustainable churches.

Moyo claims that "Africa is addicted to aid" (2009:75). The African continent relies on borrowing aid to maintain their economies. Moyo (2009:75) asserts: "For the past sixty years it has been fed aid". Indeed, the Church today is also so dependent on aid. It is as if the Church cannot live without aid. It is like dependency is all over in our beliefs. The Church must develop

⁴²<https://courseware.ee.calpoly.edu/~dbraun/courses/4ESustainabilityAnalysis.html>/accessed on 23/10/18.

sustainable programmes that can enhance financial independence. Moreover, having healthy partnerships is the key to this. Notably, healthy dependency is the key to develop in our churches. However, this can only be done by developing healthy partnership with other churches.

Wyn (1967:28) asserts that “it is unfortunate that the present day image of the Church is that of a mendicant: the beggar Church”. This image has been created because of dependency on donor funding. In addition, churches do not have sustainable projects that can raise internal finances. As a result, the Church depends on Western churches to fund their institutions. Sustainability is the foundation and path to financial independence.

Moreover, Moyo (2009:75) asserts that weaning off from donor dependence “cannot be easily be achieved without the cooperation of the donors. A menu of alternatives to fund economic development across poor countries will help to dramatically reduce Africa’s dependence on aid”. In building sustainability, the Church needs collaboration with donors in order to create a process of being self-sustainable. Typically, the Church requires healthy partnerships with other organizations in order to enhance financial independence. The Church has been receiving donor funding from colonial time. Hence, coming out of dependency shall require others to help. Indeed, collaboration with others is important.

2.12 The concept of partnership in mission

Correspondingly, it is important to know that:

Mission cannot be developed in isolation. Mission in the third millennium should be an interdependence-mission, where the agenda, decisions, influences of financial power and cultural difference are worked on together so that both partners can give unconditional support to the plans that emerge (Corrie 2007:275).

Admittedly, partnership enhances sustainability and equality; mission work cannot succeed without partnership. As such, when the DRCM visited Zambia, they collaborated with the local people. The understanding of working with the local people will be explained fully in chapter three. For this reason, there is need to emphasize that mission work requires healthy partnership.

2.12.1 Mission as companionship

Further, in the 21st century, mission must build relationships instead of dehumanizing and having paternalistic ideologies on the Church. Helander and Niwagila (1996:90) assert that “companionship as a definition is the fellowship existing among companions”. Mission exists because of others around us. Mission work cannot succeed without other people helping to sustain it. Likewise, the RCZ has succeeded by having relationships with others around like the DRCM. Accordingly, the Church should enhance companionship in financial partnership. The relationship with the DRCM should increase companionship and not paternalistic relationships.

On the other hand, Plueddemann (2009:104) states that “learning to cooperate in spite of puzzlement over the subtle cultural value of power distance takes a special grace, but when it works, the body of Christ moves ahead with fresh vigor”. Mission work should develop into healthy partnerships and companionship. The missionaries, together with the local people, should build a relationship that will develop both parties. Healthy partnership increases oneness, unity, and togetherness. Consequently, mission and partnership strengthen the local people, and enhances development. Likewise, the relationship between DRCM and RCZ should result in healthy cooperation between the two parties.

Plueddemann (2009:57) asserts that “in today’s world, every nation is both a mission field and a sending country” Given the above discussion, there is no need for rivalry in mission, but rather, for companionship. Every Church is a potential sender or a mission field. Therefore, we must treat each other with respect because we are what we are because of others around us. If companionship and fellowship were put first in financial partnerships, the Church would develop.

Moreover, in the 21st century, living together as a community should be encouraged. As we strive to live in healthy relationships, interdependence also deepens. According to Reese (2010:159), “interdependence is the ideal in missions, but it is often inhibited by unresolved dependence”. In this century, fellowship and companionship lead to interdependence because parties consider each other as brothers and sisters. Helander and Niwagila (1996:67) assert that “interdependence and belonging to each other is more important than the resources exchanged”.

Thus, it is important to build cooperation between parties instead of emphasizing financial gains. Most of the times, parties focus on the resources rather than on the cooperation between parties.

2.12.2 Mission of equality

In the same way, mission must yield equality between parties in partnership. Not only does partnership build cooperation in mission work, but it also strengthens equality between parties. In strengthening partnership, it is necessary to focus on building equality between parties. In enhancing equality among churches, they must avoid superiority complexes, because:

The danger is always imminent that one Church feels superior to the other, because of her economic power, her splendid building, and her intellectual superiority. Especially when it concerns churches of different races, the chance is not unthinkable that this feeling of superiority assumes an extremely questionable character (Bavinck, 1954:169).

Both parties should look at each other as equals and with respect and avoid having a character of superiority. In addition, Carpenter (1959:152) opines, “attitudes of paternalism and condescension, whether on the part of a missionary or a supporter of the mission, have become entirely out of place”. In the 21st century, we must advocate for missions of equality. As indicated above, *Ubuntu* must be the priority in partnership. Churches that join in partnership should build equality, regardless of color. Financial sustainability grows in an environment where equality is promoted. Likewise, the RCZ’s financial base shall grow with an environment of equality with other parties. Similarly, Reese (2010:190) asserts that missionaries should “live on a level closer to those they minister to”. All parties in partnership should enhance equality. The donors and the receivers should embrace each other as equals. To strengthen financial sustainability, the Church must embrace others as potential candidates of development.

Helander and Niwagila (1996:91-92) assert that “from the African point of view the ‘I’ cannot achieve anything without the ‘we’ ... The *Umoja* concept gives a better understanding of partnership in participation”. In other words, agreements must be fair in order to build sustainable programs. Thus, *Umoja* promotes equality between parties. Indeed, we are able to succeed because others are there to help us. The RCZ cannot develop without others around. The

relationship with the DRCM has been made possible because of the understanding of *Umoja*. Since *Umwini*, the relationship between RCZ and DRCM has grown because of this concept of mission and equality.

2.12.3 Mission and Charity

Furthermore, Reese (2010:188) asserts that “mission today often begin with social problems that are so deep that they consume all the missionaries’ time and energy”. The argument is that charity work has taken the center stage of mission. There are economic, social, political, and financial challenges in our society today. Nonetheless, mission must be the central part in the Church.

Griggs (1984:24) states that “those choosing simplicity to reach the poor need to continue to put priority on proclaiming the kingdom and teaching the scriptures rather than getting locked into the social and economic programs they generate”. The temptation is to focus on material things rather than mission work. However, charitable acts must not derail the ministry of the Word of God.

Conversely, charity works should enhance partnership in mission work. Charity work must build and strengthen mission between parties. In building resources, the missionaries built schools and hospitals and helped the blind, deaf in the Church. The RCZ benefited from charity works, which the DRCM performed towards the local people. Admittedly, mission and charity complement each other. Nonetheless, parties in partnership should build sustainable developments to support charity works.

2.13 Koinonia (Fellowship)

Lossky (2002:646) states that, “it is noteworthy that from its inception the Faith and Order commission has perceived the essential nature of the Church as *koinonia*”. The usage of the term *koinonia* widely became used. Lossky (2002:648) argues: “It does not occur in the gospel narrative and is never explicitly used as a synonym of ecclesia. Sometimes it may have no religious significance (as in Rom.15:16; 2 Cor. 8:4), which is also true of other expressions with the same root”.

Furthermore, the issue of *koinonia* may not clearly connect to the term Church, but the concept of *koinonia* has grown in its usage. Lossky (2002:648) adds that “we should not be bound by any limitation requiring the use of the actual word *koinonia*, for the concept is recurrent throughout the New Testament ...” In this regard, I argue that the concept of *koinonia* is paramount in this research work, especially on the issue of partnership and building a financially independent and sustainable Church. As a Church, we must build the spirit of *koinonia* among Church members and of different organizations.

Thus, *Koinonia* involves people’s participation done in mutuality of relationship. Mutuality in relationships is key in building healthy partnerships. Participants are required to work together willingly in order to build the Church and a community. O’Donovan (1992:159) adds that:

The Church is an internal community. As the Body of Christ, Christians are spiritually joined to Christ as the Head and therefore spiritually joined to each other as parts of His body. Since they are joined to each other in this way, they are the extended family of God both in this life and in the life to come.

The argument is that *koinonia* enhances the Church as a community in every way. The Church is a community and should strengthen the concept of partnership. Thus, the Church grows in mutual relationship with each other.

Tanner (1993:15) asserts that “the notion of ‘communion’ also helps us to understand the relationship of Christians with those of other faiths and of none, as well as our relationship with creation”. *Koinonia* enhances communion between parties. It creates partnership even with people with different faiths and beliefs. Lossky (2002:649) argues: “*Koinonia* must express itself in a relationship of fraternal communion”. Lossky’s understanding of the concept of *koinonia* is that it must mature itself in better relationship among parties. If healthy relationship grows, then the Church expands in financial stability and healthy partnership. This is the focus of this research work.

Gorospe (1970:55) argues: “Therefore, the Church must be a meal-fellowship, a *koinonia* or communion, a fellowship with Christ and with other Christians, or else it is not the Church of Christ”. The Church must enhance fellowship among people, otherwise, it will not be *koinonia*.

In addition, a healthy partnership is also portrayed in the Book of Acts 2:42, which states: “They devoted themselves to the apostles’ teaching and to the fellowship, to the breaking of bread and to prayer”. The first Church in Acts was one example of *koinonia*. The Book of Acts indicates why the concept of *koinonia* is important in strengthening partnership. From Luke’s point of view, *koinonia* enhances the participation of people and development. In my view, when people live together like the Church did in Acts, financial challenges heal. This is because everyone participates in building the Church.

Helander and Niwagila (1996:88) indicate: “The African community concepts describe the wholeness of life. In the African thinking, there is no room for privacy and individualism in the sense of one person isolated from others. It is a *Koinonia*, a fellowship which transcends individualism and privacy”. Helander and Niwagila further argue that *koinonia* breaks individualism and privacy, but rather promotes wholeness of life. Pretorius (1987:83) adds: “The new fellowship cuts across all other groups in society and draws its members from all ranks”. Fellowship enhances unity among people of all races. *Koinonia* promotes fellowship with other people and builds a community. Like Helander and others, I desire that this kind of *koinonia* be promoted in partnership.

In addition, Douglas (1982:352) adds:

Fellowship (Gr. *Koinonia*, that which is in common). 1. Partnership or union with others in the bonds of business partnership, a social or fraternal organization, or just proximity...2. Membership in a local Christian Church or in the Church, 3. Partnership in the support of the gospel and in the charitable work of the Church (2Cor.8:4), 4. The heavenly love that fills (or should fill) the hearts of believers one for another and for God.

According to Douglas, fellowship, which is *koinonia* in Greek, explains fellowship as partnership or union with one another. Fellowship, in Douglas’s view, should be the focus in building partnership as indicated by Helander and Niwagila. In this fellowship, God is the center and the source of fellowship and He wants everyone to live in union. In this kind of partnership of God, selfishness is not encouraged, but rather fellowship with one another.

Furthermore, the Bible says in 1 Corinthians 1:9: “God, who has called you into fellowship with His Son Jesus Christ our Lord, is faithful”. From the perspective of Paul in Corinthians, our calling as partners in the Lord is to promote fellowship among ourselves. This fellowship is with the Father, the Son, and the Holy Spirit. In addition, in 1 John 1:1-7, the aspect of fellowship is further enhanced. John indicates a number of things about fellowship. In 1 John 1:3, the Bible says: “We proclaim to you what we have seen and heard, so that you also may have fellowship with us. And your fellowship is with the Father and with His Son, Jesus Christ”. Partnership between parties should promote fellowship and companionship with one another and God.

Further, “the new way of life brought by Jesus was first taught to the community of his disciples during his earthly ministry. Jesus gathered disciples around himself, and those disciples in association with the Lord shared a common life” (Ferguson, 1996:364). Arguably, Ferguson agrees with the disciple John that fellowship is necessary in creating a common ground. Jesus introduced a new way of fellowship, a fellowship where members consider one another equals regardless of their differences.

2.13.1 Companionship/Accompaniment

Koinonia also enhances companionship. Companionship is one concept that is encouraged in this research work. Helander and Niwagila (1996:90) assert that, “this terminology is derived from the Latin word *companion* which means one who accompanies or is the company of another, associate, comrade or partner. Companionship as a definition is the fellowship existing among companions”. Helander and Niwagila’s view are clear, although a number of partnerships do not accommodate such a spirit. Helander and Niwagila observe the importance of fellowship with others in the organization. Fellowship strengthens sharing among people and recognizing each other as equals.

Helander and Niwagila (1996:79) argue: “From this point of view Christian brothers and sisters in Europe and America have to come to the realization that African Christians are not patronage but partners in the mission of God. We have to move from a Euro-centric mission into mission accompaniment worldwide”. I support Helander and Niwagila’s argument, because for the Church to build partnerships, there should be companionship and accompaniment. The Church

worldwide has to create a healthy relationship for all parties. Paternalistic relationships are detrimental in our current period.

2.13.2 *Umoja* (community)

Helander and Niwagila (1996:91) state: “The term *Umoja* is a Swahili word very much used in East and Central Africa. It is the word which reflects the African world view of a community”. Further, “[t]he word ‘*umoja*’ meaning ‘the spirit of togetherness’”⁴³, thus, as RCZ, our foundation has been community life and based on the spirit of unity. From my point of view, *Umoja* strengthens unity, togetherness, and healthy relationship among people. *Umoja* enhances the spirit of living together and strengthening community life. Since 1966, the Church has enhanced this community life within and with others. The *Umwini* demand was not just politically motivated, but rather community-based in order to enhance identity. The Church has opposed itself to individualistic teachings but enhancing community life. Thus, the teaching of *umoja* is the focus of strong partnership and development. Furthermore, Russell (2004:178) adds:

If a Christian community has no sense of its identity in Christ as the centre of its life, it will not have a great deal of generosity and compassion to share with others. Partnership takes place around as task of service, yet *koinonia*, or partnership among Christians, is a gift of spirit in which there is a new focus of relationship in Jesus Christ that sets us free for others.

If a community understands that healthy partnership is the essence of growth, there will be no segregation, but rather building relationships in Christ Jesus. The Church should enhance this kind of partnership in order to develop financially. Every root of individualism is not part of the family that values community life. Dwyer (1994:207) states:

Community can be defined in this sense as that set of relationships that provides the primary focus for the formation of a person’s identity as a moral agent in relation to all others ... the development of those modes of understanding, intention, affection, and action that enable one to participate in the activities that sustain the relationships

⁴³ <http://africaumoja.com/the-tree-bearing-fruit/19/10/19>.

that provide the bases for the community's existence, identity, and attainment of its end(s).

Umoja enhances a number of things in the life of the Church or community. In building a financially independent Church, Church identity, also in creating healthy relationship and a self-propagating Church, is important to strengthen the spirit of *umoja*. The Church should build its identity and relationships, and this in the end will yield its vision of a sustainable Church.

Umoja as a concept is paramount in our community, especially the African community. One cannot be in the community without participating with other people. No one can be who he or she is without the community. Dwyer (1994:733) adds that “we become persons in the act of responding to God and to other human beings and to the world, which is God's creation and which is the context in which we are called to live out our lives as persons—a context that is taken up into our personhood and can no longer be completely distinguished from it”. The essence of community life is to exist together.

As RCZ, for the future to be bright and hopeful, we need to enhance *umoja* among Church members. Congregations must work together with the Synod leadership. The Church needs to live as a community and not in isolation. Everyone is who he or she is because of the community. In the 19th century, a number of organizations emerged to foster unity and *umoja*. For instance, organizations such as Reformed Evangelical Movement built a community of unity. According to Paas (2006:276) the “revivals had created a sense of solidarity between believers, independent of nationality and denominational connections between believers, independent of nationality and denominational connections. Individual Christians united for mutual edification and for common work ...” Paas indicates the importance of community life. As the organization mentioned above, it brought a sense of togetherness among denomination and believers. *Umoja* encourages believers to live together and work together. It promotes mutual edification among the people for the common good.

In addition, Dwyer (1994:734) states: “The person is called to creative engagement and shared responsibility in the world, with and on behalf of other human beings. The person is called to participate in shaping society in such a way as to promote the well-being of its members and it is in act of participation that the person is both achieved and revealed”. A person has a

responsibility in the community, as indicated above from the Genesis narratives. For one to be useful in the community, he/she must be creative in fulfilling certain responsibilities. Thus, as a Church, in order to promote a financially sound Church, everyone must be creative in raising funds for a sustainable Church and building Church *Umwini*.

2.13.3. Interdependence/Unity/Cooperation

During preparations of the *Umwini* handover, missionaries encouraged the local people to maintain interdependence, unity, and cooperation. It was stated that:

*Kukhazikitsidwa kwace kwa Eklesia wa m' Zambia kunamanga Eklesia wa Mai ndi Eklesia wa m' Zambia pamodzi m' Zambiri. Tiri ndi Mbuye mmodzi, ubatizo umodzi, cibvomerezo ca cikhulupiriro cimodzi, maweruzidwe aeklesia amodzi*⁴⁴. (OFS & RCZ leaders, 1966:2).

The ordination of the Church in Zambia, built by the Mother Church, together in Zambia. We have one Lord, one baptism, one faith and one judgement of the Church.

The words during the preparation of the handover of *Umwini* enhanced unity in the Lord. *Umoja* always leads to people that cooperate with one another in all things. A cooperate and united community depends on each other and not isolate itself. The concept of interdependence strengthens the culture of unity. Unity enhances cooperation and diversity. Partnership enhances interdependence, unity, and cooperation among God's people.

Paas (2006:174) states that, "in unity there is diversity. God is one". Paas admits that in God there is unity within the Godhead. Healthy partnership enhances interdependence, unity, and cooperation among the parties involved. In addition:

God's diversity is an essential aspect of His character. It reflects His Tri-Unity, the Father who creates, the Son who recreates and the Holy Ghost who quickens to life...Diversity in unity is a main characteristic of the created things, including man. 1 Cor. 12:12ff. We are reminded of the human body's diversity (Paas, 2006:174).

⁴⁴ Cikalata ca pangano la pakati Dutch Reformed Church wa m'O.F.S. ndi African Reformecf Cliurch wa m' Zambia (wogwirizana ndi Dutch Reformed Church), 1966_4_april14, kbd1_64_66b, (Letter of release between DRC OFS and ARC in Zambia in partnership with DRCM, in 1966].

Paas is clear that he is against individualism, but rather for interdependence. This research's goal is promoting the living together and cooperating together in partnership.

Furthermore, in 1 Corinthians 12:12-26, the Scripture discusses how the body operates as a unity. The body is one but has various parts, which function as a unity. In partnership, parties must depend on each other. Every part of the body compliments the other. There is no isolation or individualism. The Bible says: "And so there is no division in the body, but all its different parts have the same concern for one another. If one part of the body suffers, all the other parts suffer with it. If one part is praised all the other parts share its happiness" (1 Cor 12:25-26, Good News). All the parts work harmoniously, complement each other, support each other, work together, promote each other, build each other, help each other, and create a fair environment for one another.

Paas (2006:174) further argues that "the members of the body and the senses and functions of the mind are different, but there is no schism, for they are cooperating harmoniously, thus constituting the oneness and strength of the human being". The body is a good example of how partnership should operate. The IMC minutes of (1946-1961: 89) reads:

No one can consider himself extraneous or indifferent to the lot of another member of the human family. No one can say that he is not responsible for the well-being of his brother or sister.

The Church and organizations that enter into partnership must operate as the body does. We are one in Christ and we live for one another. We are interdependent and inter-connected as a family. All the parts work harmoniously. All the parties work to build each other up and in the end, have a healthy body.

2.13.4. *Umwini* (Ownership-Self-Government)

Umwini (ownership) is a Chewa word that means ownership and independence, and implies self-rule. The Church gained *Umwini* in 1966 when they demanded to rule themselves from missionary dominance. The RCZ self-government was a landmark period as indicated in chapter

three. The RCZ ownership meant that the Church attained her freedom from the White rule. The *Umwini* brought self-rule, identity, and indigenous rule by the local people.

Mbaya (2014:66) states: “Increasingly the missionaries came to believe that Africans could be more effective evangelists than the white missionaries. This marked the beginning of a missionary approach which eventually developed into an African policy”. As indicated, the RCZ leadership demanded *Umwini*. The process of *Umwini* brought a sense of indigenization. As indicated by Mbaya, the missionaries came to understand that the African could be in positions of leadership, although it took time. In fact, at first the “Africans were regarded as not ready enough to take up high positions in the Church” (Mbaya, 2014:71). In the first centuries, Africans were not considered as ready to take up any leadership role.

However, according to Vumisa (2012:32):

Not only were African Americans involved in missions to Africa but also Africans themselves have been active in the spread of the gospel in Africa and beyond. This has been true from the earliest days of Christianity in Africa (first century). Many were simply ordinary Christians who took the gospel to the next village. Others were formally recognized missionaries, evangelists and ordained clergy.

Indigenous leaders enhanced ownership in a number of churches in Africa. Similarly, the missionaries from OFS recognized local people in the communities to work with. Like Vumisa states above, the local indigenous people played a major role in building *Umwini* of the RCZ.

The Pauline perspective brought *Umwini* to the local Church. Reese (2010:134) says: “Paul successfully planted indigenous Churches wherever he went....” In other ways, Paul gave local congregations the *Umwini* they deserved in order to govern themselves. Therefore, what the DRCM did in 1966 was the fulfillment of freedom and self-governance to the RCZ. They did what Paul did by opening the RCZ in Zambia and allowed an indigenous Church in 1966.

Reese (2010:134) states: “Paul clearly understood his primary mission as the multiplication of local churches”. This inspiration led to Paul establishing many local congregations in his journey. The concept of *Umwini* or self-governance is a Pauline strategy because it led to opening up of local indigenous congregation. The concept of *Umwini*, despite of how it came to

be, is a biblical principle. Therefore, we can conclude that the DRCM followed the biblical principles of the Pauline strategy.

Furthermore, Paul's strategy of *Umwini* proved to be a right way of planting Churches and giving people the power to govern themselves. He did not just establish and give *Umwini*, but he trained leaders to govern the congregation. According to Reese (2010:135), "Paul and his team always empowered local leaders to take responsibility for pasturing, teaching, equipping, and serving in local churches". Paul's strategy worked well because he left leaders in every place he went to. He never established a congregation without training and appointing leaders. He never left his job on the way, but he concluded by appointing local leaders to manage the congregation. According to Acts 14:23: "Paul and Barnabas appointed elders for them in each Church and with prayer and fasting, committed them to the Lord, in whom they had put their trust".

Paul's strategy of bringing *Umwini* to a local congregation was an interesting one because he made sure there was leadership in place. In Acts 14:23 the Bible is clear that Paul and Barnabas initiated the idea of appointing local leadership to govern the local congregation. Similarly, the DRCM initiated local trainings in order to give knowledge to the local people. Furthermore, Paul trained leaders so that they help in building the Church. Additionally, in Ephesians 4:12 the Bible says leadership was put in place in order to: "Prepare God's people for works of service, so that the body of Christ may be built up".

Thus, for *Umwini* to be fully accomplished, the locals must have the opportunity to learn how to govern. Paul left the leadership role in to the hands of the locally trained people, and he moved on to other places. Similarly, the missionaries tried to leave behind leaders that took over their leadership. They realized that the local people were key in carrying out the Church vision. In my view, *Umwini* of local congregations was the initial plan of the missionaries although the local leaders demanded *Uwmini*. In his statement, local leadership was always available for the growth of the Church.

Additionally, the idea of strengthening *Umwini* by the missionaries was historical in the Book of Acts. Keener (2000:363) confirms that:

Elders had always governed and judged in towns and villages in the Old Testament (and in much of the rest of the Mediterranean world as well), and the evidence is abundant that this form of rule continued in the New Testament period. Most ancient synagogues had several elders who filled a religious office (acting as councils rather than as individuals).

Paul's strategy of local leadership to carry on with the administration was not new. Consolidating the work of God at local Church level was the practice during the Old Testament. Through the leadership in the Old Testament, God chose leaders to help carry out different roles in the Temple.

Likewise, "Moses prayed on a mountainside, receiving instructions about helpers (Ex 19:24-25; cf. 31:1-2) and successors (Num 27:15-23; cf. 20:23-29)" (Keener, 2000:204). Truly, Moses appointed leaders who helped in leadership and management. The DRCM also chose local leaders as a measure to build self-government or *Umwini* among the locals. The RCZ enjoyed its autonomy because the DRCM built an indigenous Church with local leadership in various positions.

2.14. Self-propagation

The Church's theological understanding helps her members to understand their roles in the Church. It is not only in financial matters, but also in self-propagation of the Word of God by the Church. The DRCM helped the RCZ to grow, not only spiritually, but also to become a self-propagating Church. The DRCM helped the RCZ to learn to focus on fulfilling the mission of God. Van der Watt (2010:127) states that: "The Father has sent the Son into the world to gather God's Church from all the nations and to send us into the world in the power of the Holy Spirit. (John 3:16-17, John 20:21-22)". Theologically, God's call for the Church is to fulfill His mission work, and this is what the RCZ has learnt over the years from the DRCM. Although the RCZ inherited a huge responsibility after autonomy, the young leadership continued to propagate the mission of God forward, as explained in chapter three of this research.

2.15. Respect for partners in relationship

From the understanding above, the theological understanding of partnership, *Umwini*, and *umoya* yields respect between parties involved. God considered humanity as pivotal in partnership and gave human beings responsibility to care for God's creation. In this partnership, God respected humanity and honored them greatly. Duncan (2007:56) adds that: "The prime need is for *metanoia* as a turning from independence in relationship towards interdependence (*koinonia*) in order that both partners can begin to listen to one another in a relationship of comparative equality". As RCZ, this is the goal in the 21st century and onwards; engaging in respectful relationship with various partners. No one would disrespect one another if understanding were known fully by both parties.

Additionally, Beeson (1964:118) adds: "It is only natural that when two people or professions first enter into partnership each should think of the other as an assistant". Beeson and Duncan agree that for partnership to blossom, two parties should think of each other and listen to one another. This is critical in the sense that two parties cannot do things together if they do not agree.

2.16. Equal sharing of resources

Additionally, the pendulum swings to both parties receiving equal sharing and resources. Healthy partnership leads to full understanding of churches in sharing resources. Helander and Niwagila (1996:142) adds: "Mutuality and sharing are basic components in a functioning partnership. It is, therefore necessary to share about who we are first before sharing what we have". The equal sharing comes about because both parties will understand that they are the creation of God, and they are in the image of God the creator. In other ways, both parties must enjoy the benefits of the fellowship and *umoya*.

Furthermore: "Mission has often been understood and practiced as a current flowing only in a single direction: from North to South, from rich to poor, from the powerful to the powerless, from male to female, from white to black, from 'Christian' civilization to godless cultures" (WARC, 2004:7). This understanding has hindered equal sharing because one party sees itself as a donor and another as receiver. My focus is to promote a healthy understanding of partnership, as indicated above. The eradication of historical colonialist understanding will yield great results.

Helander and Niwagila (1996:142) state: “True reciprocity excludes one-sided dependency. Therefore, striving towards self-reliance becomes essential in building a healthy interdependence”. A healthy partnership promotes healthy interdependence in the Church. I understand that the Church is dependent on this principle of healthy interdependence and needs to avoid one-sided support.

2.17. Long Sustainable financial projects

As explained in chapter two, sustainability is a crucial concept in this research, the need to always prepare sustainable plan for her to come out of financial challenges. A fruitful relationship should result in having long and sustainable financial programmes. All parties in every relationship must seek in having sustainable programs for the Church or organizations. The RCZ has had to enter into relationships with the DRCM and the RCN in order to sustain itself. “The two donors of the RCZ, the DRCM and the RCN determined the development of the RCZ in the seventies and the eighties” (Groeneveld, 1966, 43). It is from these relationships that the RCZ tried to gain and learn how to sustain herself financially, although it occurred with difficulties.

This led to the Church inheriting:

A considerable number of well-kept properties and safely invested capital when it took over the responsibilities in 1966. Certainly, in the first years there was no lack of money, but a lack of planning and organizational skills of what to do with the rich inheritance. After the departure of the assistant-treasurer provided by Bloemfontein (Mr. A. Buhrmann) in 1969 things became worse. Two subsequent treasurers, first a layman and thereafter a minister, caused many disappointments. This scandalized the Church and once again made people scared to donate money to the Synod funds or other centrally organized activities, as in the days immediately preceding independence” (Verrstraalen-Gilhuis 1982:319).

The situation influenced the RCZ to think of sustainable means. One among many, the RCZ engaged itself in looking for other partners and donors. Additionally, Verrstraalen-Gilhuis (1982:391) states: “The RCZ tried to make other contacts” in order to build a different image with the outside world. The Church desperately needed help financially, and in turn, looked

elsewhere other than DRCM. The Church sought partnership with other organizations in the Netherlands in order to receive help.

2.18. Eradicate attitude of dependency

The Church is supposed to be place of freedom, peace, and life, and not a life of dependency. The Church's goal must be to get rid of an attitude of dependency. Reese (2010:131) states: "Eradicating dependency once it has set in requires difficult decisions and determination on the part of all stakeholders". Sound theological understanding helps bring creativity and sound decisions. Dependency dominates the Church because of the understanding of the people and lack of creativity by the leaders and congregants. Therefore, it is important for the Church to know that dependency is an attitude problem of members and leaders. Like it was, "the mission churches were dependent upon them and, as a result, there was a great deal of paternalism on the part of the donors" (Vallet & Zech, 1995:81).

Further, Reese (2010:131) argues: "Since theology rooted in colonial mentalities is one of the main roots of dependency, the first place to start thinking about how to overcome dependency is with the Bible". The understanding that the missionaries from the West brought the Gospel has made many think that Christianity is a colonial theology. It is understood that dependency came because of the missionary activity. I agree with Robert Reese, hence the argument that the Church should understand the theological aspect so that the Church can learn from what God planned for humanity in the beginning.

2.19. Supporting others

Furthermore, it is important to note that the understanding of healthy partnership enhance the Church in supporting others with financial help. "Speaking of service of love in the midst of hatred, violence, exploitation, greed, economic crisis etc., may sound a mockery of God's mission in Africa today" (Njoronge & Reamonn 1994:22), but we must strive to support one another. Therefore, the Church must not only be dependent on others or the West, but must also learn to help and give support to other Churches in the community. Pretorius (1987:83) adds: "The Church must constantly realize that it is a new fellowship. This fellowship which is so deeply rooted in God's gracious dealings is different qualitatively from all other human groups in

society”. It is in this fellowship where brethren support each other. As Pretorius puts it, the Church is a new community comprising of different people from various backgrounds.

According to Reese (2010:137), Paul encouraged “mission churches to participate in several ways: by contributing financially to the sending of mission teams (Rom. 15:24; Phil. 4:15-16) by supplying workers to be trained in mission (Acts 16:1-3), by prayer (Eph.6:9-20), and by being self-propagating in their own area (1 Thess. 1:8)”. I argue that just receiving is not enough for the growth of the Church. Similarly, the Church should grasp the power of giving to others. The Church has obligations to serve in partnership with all.

2.20 Conclusion

This chapter sought to highlight the important concepts used in this research. Moreover, concepts such as partnership, independence, sustainability, dependence, colonialism, mission, and companionship, mission of equality, mission and charity, partnership, the model of the United Church of Zambia, and *Ubuntu* help reveal the focal points of the research. In addition, the chapter focused on these concepts because they are crucial to this study. Moreover, these concepts bring deeper insights for the study.

The following chapter will focus on the historical background of the RCZ. The subsequent chapter shall explore the historical background of the DRCM in Zambia. The study will focus on how they planted various congregations in Zambia, with the aim of unveiling and appreciating the work of the DRCM in Zambia. Notably, it is essential to note that the DRCM did massive works in the central part of Africa. It is in this context that this study will explore the history of the RCZ and its partnerships with the DRCM.

In addition, the next chapter shall also explore different tribes and local people who worked with the missionaries in creating a wonderful atmosphere. For instance, the local people did a lot in supporting the missionaries in various ways. For this reason, the chapter shall explore how the local tribes collaborated with missionaries to create and establish mission schools, churches, and schools.

CHAPTER THREE

AN HISTORICAL BACKGROUND OF THE ORIGINS OF THE REFORMED CHURCH IN ZAMBIA

Missionaries' Partnership with the Local People

3. Introduction

The previous chapter focused on the conceptual issues linked to this study. The understanding of concepts marks a very important background of the whole research. The research will continue to explore the financial and partnership independence, which is the study of the partnership relationships in the RCZ. Notably, the preceding chapter strictly focused on understanding the key concepts utilized in this research.

Further, this succeeding chapter will reveal the location of the churches started by the missionaries in partnership with the local evangelists. This is necessary because the maps in the appendix will show how their missionary journey was done from one point to another.

Conversely, the chapter will focus on the historical background of the RCZ. The chapter will look at how the missionaries worked with local leaders of the Church to open up churches in Zambia. Therefore, the African contribution in various stages of the Church will be explored. In this case, few tribes that helped to create a welcoming platform for the missionaries will be explored. Furthermore, the chapter will discuss how the RCZ collaborated with the DRCM in establishing the Church in Zambia. The historical aspects of the RCZ will explore how the RCZ started. The *Umwini*, and its challenges will also be explored in detail.

3.1 Historical background of the RCZ Church

In dealing with the issue of financial and partnership independence in the RCZ, there is need to explore the historical background of the Church. Cronje (1982:5) states that:

Autonomous in all respects we are; and as to our origin, we have been born out of the D.R.C.M. (as the Dutch Reformed Church Mission became known in abbreviated form in various parts of Africa). This statement is made regularly by leaders of Churches born out of the mission work of the Dutch Reformed Church to indicate the

way the Lord brought them into being and to give account of the status they currently enjoy.

As indicated above, the RCZ is a missionary product of the DRCM. Their missionary work in Zambia resulted in the birth of the RCZ. In addition, the “missionary work of the Orange Free State Synod of the Dutch Reformed Church of South Africa” (Paas, 2006:216) originated the RCZ.

The RCZ, as a daughter Church of the DRC mission in Zambia, traces its historical roots to a momentous resolution of the DRC Synod taken in 1857. The Synod resolved to embark on mission to the “heathens”, work which would be racially separate from the White congregations. Thus, the synod officially legislated racial segregation as a missionary policy. The resolution to preach to the heathens

Enabled the Dutch Reformed Church to minister to all-white Dutch congregations, and, later, to support nationalist movements among the Afrikaner descendents of the Dutch settlers, while, at the same time, remaining firmly committed to the evangelization of blacks (Elphick, 2012:3).

Following this resolution, missionary work extended to Black people in Zimbabwe and then Malawi through to Zambia. The establishment of the RCZ was spearheaded by the DRCM from South Africa in collaboration with the local people in Zambia. The missionaries entered Zambia through the mission work in Malawi. The OFS and the local people worked together in establishing the Reformed Church in Zambia.

Furthermore, the DRCM started in the Eastern Province in partnership with the Ngoni chiefs. Verrstraalen-Gilhuis (1982:41) asserts that “chief Mpezeni himself had called him, and that he and his councilors invited missionaries to come to their country”. Chief Mpezeni took part in creating a conducive environment for the missionaries. For this reason, the RCZ is dominant in the Eastern province because the Church started from there.

Cronje (1982:135) asserts that “the beginning of mission work by the Dutch Reformed Church in Zambia, which resulted in the birth of the Reformed Church in that country, was a direct result of

the work undertaken by the Church in the adjacent Malawi.” For this reason, the relationship between RCZ and the Church in Malawi still exists. Typically, there are exchange visits of ministers and choirs taking place today. The partnership between Malawi and Zambia has continued because of the support rendered during the establishment of the RCZ.

3.2 Tribes in Zambia

In this section I will introduce the tribes of Zambia who enhanced mission work and welcomed the missionaries in Zambia. The missionaries from DRCM came to Zambia to extend their missionary work from South Africa. As the missionaries moved from South Africa, they arrived in Zambia through Malawi and settled among the local people. The missionaries settled among the local chiefs, who were leaders of various tribes. Consequently, the tribes welcomed the foreign missionaries who settled among them. The local people played a critical role in the growth of the RCZ. Likewise, they also enhanced partnership between RCZ and DRCM. For this reason, four tribes will be explored.

3.2.1 The Ngoni Tribe

The Ngoni tribe is one of the largest tribes in Zambia. The Ngoni people are known to be the tribe of the warriors. The Ngoni tribe journeyed to Zambia from South Africa as they were fleeing away from Shaka Zulu in Natal. The Ngoni tribe settled in the Eastern province and became a large tribe in Zambia.

Breslsford (1956:102) asserts that, “they moved on again along the Eastern rim of the Luangwa basin and eventually arrived in about 1842 in *Ufipa*, on the east side of Lake Tanganyika”. In their search for land to settle and water for their animals, they settled in the Nsenga country. Then, as they settled in the Nsenga land, they intermarried with the Nsenga people. Thus, after Zwangendaba’s death in 1848, they broke apart in various groups that settled in Tanzania, Mozambique, Malawi, and Zambia.

In fact, the Ngoni people played a crucial role in the missionary work in Zambia.

Christianity was introduced to the Ngoni land around 1900 through the Dutch Reformed Church missionaries of the Orange Free State in South Africa... The Ngoni land is one of the most Christianized areas in Eastern Zambia. This explains as to why most respondents do own a Bible or a family member has a Bible, which is at their

disposal... Moreover, when Christianity was introduced to the Ngoni land, the early Evangelists and Missionaries used a Chewa language translation Bible later known as the Chi Nyanja Bible (Zulu, 2011:365).

They allowed the missionaries to come to Zambia. They helped in providing a conducive and welcoming atmosphere for the missionaries to do their mission work. The relationship of the DRCM with the local people started during their mission work in South Africa. The missionaries collaborated with the local people in South Africa, which resulted in conversion of the local people. Like the Khoikhoi people, the Ngoni people worked in peace with the missionaries in Zambia.

Likewise, in Zambia, the missionaries “started the missions near the village of headman Nkhunzi on the Northern bank of the Lutembwe River” (Cronje, 1982:137). Notably, the missionaries collaborated with the Ngoni people until they settled near Headman Nkhunzi. The relationship with local people yielded positive results in the history of the RCZ. Consequently, after 46 years of missionary work, Headman Nkhunzi was converted.

3.2.2 The Chewa Tribe

Furthermore, the Chewa people are also a large tribe in Zambia. The Chewa, numbering about 100,000 in Zambia, is one of the larger tribes of the territory. According to Breslsford (1956:99), “the Chewa (of both Zambia and Malawi), the group includes the Nsenga of Zambia, the Nyanja of Malawi and the Nyungwe of Portuguese East Africa”. The Chewa emigrated from the Luba country in the basin of Congo, the route that led them past Lake Nyasa.

The Chewa people in Eastern Zambia are referred to as “Nyanja” speaking because when they arrived in Eastern Zambia they commonly used the praise term “*Ife a ku Nyanja*”, meaning, “We people of the lake”. *Nyanja* is a Chewa word for lake. Before the Chewa people settled in Eastern Zambia, they passed through modern day Malawi along the shores of Lake Malawi.⁴⁵

⁴⁵ https://wikitravel.org/en/Eastern_Zambia/accessed on 20/01/19.

They were led by several chiefs: Kalonga Undi, Mkanda, and Mwase. They occupied the vast region enclosed by the Zambezi, Lake Nyasa on the North and the Luangwa River on the West. The Chewa people spread from there to other places of Zambia.

The missionaries worked with the Chewas and established congregations in the region. The local chiefs and local people worked with the missionaries in their local villages. They enhanced the useful atmosphere where the missionaries managed to open schools and hospitals among them. Bolink (1967:88) asserts that “in 1905; Nsadzu, the station amongst the Cewa people” was opened. The support of the Chewa people enabled the missionaries open up mission churches. The Chewa language played an important role in mission work. The missionaries adopted the Chewa language in preaching and teaching, and books were written in Chewa. Notably,

The Nyanja language has remained the major language wherever the Church witness has taken root. All her official documents, such as the hymns, the liturgy, catechetical training materials, the creed, and minutes of councils have always been in Nyanja (Soko, 2010:18).

“There are presently over 1.5 million Chewa throughout Malawi and Zambia, however the Chewa are not considered people of Malawi, nor people of Zambia, but people from the Nyanja group of Bantu”⁴⁶. Hence, the reason why the missionaries valued the Chewa language in their work; it was dominant even during their time.

Groeneveld (1966:58) states that “the use of Chinyanja in the RCZ is a notable thing ... in all meetings, minutes, Church services and the Constitution, Chinyanja⁴⁷ is used”. Further:

The other argument is that the Chewa language was dominant in Malawi (even to the present day). This also meant that in the missionaries’ minds, the dominance of the Chewa language could be exported to Zambia with few problems. Therefore, instead of learning another language in which to operate in, missionaries choose to use a language they were already familiar with to facilitate for effective operation. In

⁴⁶ <http://www.peoplesoftheworld.org/hosted/chewa/> Ethnonyms: Chinyanja, Nyanja , Countries inhabited: Botswana, Malawi, Mozambique, Namibia, Tanzania, Zambia, Zimbabwe, Language family: Niger-Congo, Language branch: Bantoid, accessed on 11/05/19.

⁴⁷ Chinyanja is one of the official languages of the RCZ apart from English. In fact, some congregations especially in the rural areas still use chinyanja in writing minutes. Most of the minutes since *Umwini* were written in chinyanja.

addition, most of their workers (helpers and Evangelists) were from Malawi and spoke the Chewa language (Zulu, 2011:367).

Even today, the RCZ values the Chewa language in various meetings, although English and other languages are also used. Most literature is in the Chewa language. Most of the minutes from independence were written in Nyanja. Today, the language of Chewa is even used in hymns, Bibles, and in council meetings. The Chewa people collaborated with the missionaries in establishing local churches in their villages. Ultimately, the missionaries had a peaceful environment because of the Chewa people they found.

3.2.3 The Tumbuka Tribe

The Tumbukas are people that are related to the Kamanga, Henga, Tonga and other smaller tribes found in the North-West region of Malawi. Additionally, the “Tumbuka area in Zambia is now only a small section of the Lundazi District although their language spreads over a larger area” (Breslsford 1956:92). In fact, the tribe has grown in all parts of Zambia. The language is spoken by most of the people in Zambia. The local people in Lundazi supported the missionaries in having successful mission work because they opened up their villages to missionaries.

The Tumbuka tribe helped the missionaries in opening up a number of mission stations. The atmosphere created by the local evangelists, local chiefs, and the local people enabled the missionaries to open a number of mission schools.

African evangelists were quite indispensable in evangelization of many African communities in the late 19th century. In the end, it was often the case of Africans evangelizing other Africans rather than a purely European enterprise. Apart from working as evangelists and lay preachers, early African converts also worked as translators, porters, guides, and aides among other jobs⁴⁸(Zulu, 2011:367).

The local evangelists, local chiefs, and local people worked well with the missionaries, supporting them in their ministry. The African local people were the focal people in establishing

⁴⁸ African intermediaries: African evangelists, the Dutch Reformed Church, and the Evangelisation of the southern Shona in the late 19th century, *Joseph Mujere*/accessed on 10/12/18.

local churches in Zambia. This enhanced the growth of the RCZ. Currently, RCZ Lundazi congregation is right in the central district of Lundazi.

3.2.4 The Nsenga Tribe

The Nsenga tribe, like the other tribes discussed, played a critical role in supporting the missionaries. After Undi⁴⁹ had left his people under Kalindawalo, he returned from a long expedition, but he had lost control of the people. The people he left behind became the Nsenga people. According to Bolink (1967:88), “Nyanje, the first station amongst the Nsenga” was opened. The Nsenga tribe or the local people helped in opening up the new mission areas. They supported the missionaries and created a useful atmosphere.

The local tribes in Zambia played a crucial role in facilitating the establishment of the RCZ through the work of the missionaries. The four tribes mentioned are not the only ones in Zambia that helped the missionaries expand their missionary work. Other tribes, such as Bembas, Lozis, Tongas, Lenjes, Solis, and others helped expand the work of the missionaries. For instance, even after 100 years of RCZ’s existence, the local tribes and their leaders provide help to the Church. As described, the Church has continued to grow to all parts of Zambia.

3.3 Chief Mpezeni’s request to Mvera Mission

In the history of the RCZ, Chief Mpezeni and other local people played a major role. In 1899, Chief Mpezeni of the Ngoni in the Eastern Province sent some people to Mvera Mission in Malawi. He asked the Dutch Reformed Mission to send some missionaries to start work in his village in Zambia. These were the missionaries who had come to Malawi in fulfilling the 1857 DRC Synod resolution in South Africa. Thus, this led them to come to Zambia in 1899. The Ngoni chief wanted his people to be evangelized by the missionaries and for them to open mission schools and hospitals in his kingdom.

The evangelists, whose names are not known, came from Kongwe mission started the mission work in Zambia in collaboration with the missionaries. The unknown evangelists played a crucial role in connecting the missionaries to Chief Mpezeni. Dziwani (1999:2) asserts that:

⁴⁹ Undi is a paramount chief of the Chewa people.

It is understood that this unknown Evangelist was Ngoni by tribe and was therefore related to chief Mpezeni. By virtue of this relationship, he had an advantage to easily penetrate although generally the mission was rough indeed

His relationship with the Chief of the Ngoni in the Eastern province made it possible for this unknown Evangelist to link the mission work in Eastern province to the missionaries in Mvera Mission in Malawi.

Verrstraelen-Gilhuis (1982:41) asserts that “the mission of this evangelist-on-leave was not without success; coming back he could report that Chief Mpezeni himself had called him, and that he and his councilors invited the missionaries to come to their country”. The evangelist linked with the missionaries came to do mission work in Zambia among the Ngoni people. Dziwani (1999:3) adds that:

Chief Mpezeni sent messengers to Mvera mission to ask for a missionary and teachers but before Mpezeni’s request was met Mvera mission commissioned two Evangelists for an investigation tour to ascertain that the place was safe for a missionary and the teachers. One of the Evangelists was Luka Chingondo who later pioneered Magwero and Nsadzu mission stations.

After the unknown evangelist went back to Konga mission in Malawi, the door was opened for missionary work in Zambia. Later, the missionary sent an evangelist, Luka Chingondo, to investigate the possible mission work in Zambia.

In addition, “Reverends A.C. Murray and T.C.B. Vlok at Mvera Mission responded to the request of Chief Mpezeni by sending a fact-finding mission to the Chief and his people” (Cronje, 1982:136). The request from Mpezeni was successful and brought development in his chiefdom. The request of the Chief enhanced collaboration between the RCZ and the missionaries from DRCM OFS.

For this reason, Cronje (1982:136) asserts that “on 5th July 1899 their first missionaries, Reverends P.J. Smith and J.M. Hofmeyr, arrived in Zambia and started the first mission station, in Magwero, near the border of Malawi”. These were the first missionaries from DRCM OFS.

“The term ‘origin’ referred to both the river and the gospel” (Dziwani, 1999:2). Therefore, Magwero marks a historical place of the RCZ.

Likewise, Verrstraalen-Gilhuis, (1982:4) states that “after a march of 120 miles they made camp at the selected site at the source of the Bua river, which they named Magwero ... on the 5th July 1899”. The relationship of Chief Mpezeni enhanced the mission work. The work accelerated by the warm, cordial relationship and atmosphere the Ngoni chief formed with the missionaries. The invitation he made successfully brought the light of the Gospel in his kingdom.

3.4 Partnering with local chiefs

In fulfilling their missionary strategies and methods, the missionaries not only worked with the local people, but also had high respect for the local Chief. In building the Church at Katete Boma, the people and the missionaries agreed to meet Chief Kawaza concerning the place where they built the Church.

*Mwa cimwemwe adabvomereza ndikukaona malo oyenera kumangapo Kacisi ndi nyumba ya mbusa ndi k uwa uza kuti aonane ndi mfumu a Kawaza za malowo*⁵⁰ (OFS, 1965:14).

In gladness, they resolved to see the right place where they would build a Church and the pastor’s house, and they were advised to meet Chief Kawaza about the land for the Church.

Pauw (1980:119) asserts that “it has been noted that the first mission stations were all established only after negotiating with local chiefs and obtaining their approval. It was the aim of the Mission to establish good and friendly relations with them”. Partnership between the local people and the missionaries played a critical role in the history of the RCZ. It is essential to note that the accommodation of local chiefs in spreading the Word of God was paramount. Cronje (1952:15) states:

Angoni aja amene anaitana D.R.C.M. kudzayamba nchito ya Mulungu pakati pao, anawalandira bwino ndithu Azunguwo.

⁵⁰ 1965_4_April_KUUNIKA_KBD1_64_666b, Za Ku Mpingo, April 1965, p. 14,

[The Ngonis who called DRCM to start missionary work among them, received the white missionaries warmly]

The local people worked well with the missionaries in order to develop the RCZ. That is why mission work rapidly expanded among the Ngoni people. Notably, before anything else, the missionaries had to ask for permission from the local chiefs. The collaboration with the local chiefs successfully established the RCZ.

In addition, Du Plessis (1905:77) narrates that:

Another morning was given to the reception of large number of native chiefs, and, as the occasion was one of some importance, the gathering merits a fuller description. Mr. Vlok had made known far and wide that all chiefs and headmen in his vicinity would be heartily welcomed if they came to the station on Friday, 26th to see the great mission chief. Accordingly on the appointed day neighboring chiefs and headmen, with their attendant followers began assembling on the station grounds, until by noon we had over 700 *akuru* (great men) under three paramount chiefs. It was found that no less than 15,000, inhabitants were represented by their overlords at this gathering.

Du Plessis's narratives show the importance of partnership with the local chiefs in the process of evangelization. Du Plessis organized a welcoming ceremony for the chiefs in his vicinity to come, see the mission station, and have a fellowship meal together with the missionaries. The chiefs that attended the meeting attest to the fact that the meeting's purpose was fulfilled. The occasion was used to "explain the objects of the mission, and to impress on them their duties as headmen towards their people and towards their superiors" (Du Plessis 1905:98). Explaining things to the local chiefs was a good missionary strategy, because it showed how important the local people were in the programme of missionary work. Notably, missionaries could not have done anything without the involvement of the local people.

3.5 Missionary strategies and methods

The missionaries created strategies and methods to enhance mission work among the local people in Zambia. Their methods enhanced their missionary work among the local people.

The term “missionary methods” refers to the procedure through which the reign of God is established on earth, the Church is planted in the people...and the gospel is proclaimed among those who have not yet heard it. These goals are reached by different stages: the preparation and training of missionaries, making contact with groups or peoples, the conversion of individuals or groups, and the founding and consolidating of a Christian community (Muller, (1997:316).

Since the missionaries’ arrival in the Ngoni land, they strategized their missionary work. The following are the strategies and methods that the DRCM pursued.

3.5.1 Development of mission stations/projects

The bulletin that indicated information about the Church asserts that:

Pa caka ca 1962 msonkhano wa akulu a mipingo uda bvomerapo motsimizika kuyamba nchito, koma ndarama cinakhala cobvutacacikuru. Mogwirizana ndi a misyoni tinacita Bazaar pa 1963 ndipo tinapeza £150 pamenepo nchito ya kuumba njerwa idayambika ndi mbusa Peter Bolink pamodzi ndi maziko a Kacisi⁵¹. (OFS, 1965:2).

In the year 1962, the elder’s council of different congregations agreed that they start the work to build another Church at Katete Boma, but there were financial challenges. However, in collaboration with the missionaries, they organized a Bazaar in 1963 and they raised £150, Rev. Peter Bolink started to mould bricks and building the foundation.

The missionaries collaborated with the local people to build Church structures. Further, Cronje (1952:15) states that “*Atakhalako chaka cimodzi Abusawo⁵² anayamba kudzimangira nyumba ya njerwa*” [When the missionaries stayed for one year, they started to build for themselves houses made of bricks]. The missionaries, Rev. Smit and Hofmeyr, started to develop magwero by building a house of bricks.

Cronje (1952:15) adds that “*poyamba paja analinkucita mapemphero munsu mwa mtengo waukuru. Koma mphepo inabvuta. Chifukwa cace anayambanso kumanga kacise wabwino wa*

⁵¹ 1965_4_April_KUUNIKA_KBD1_64_666b, Za Ku Mpingo, April 1965, p. 14.

⁵² Rev. Smit and Hofmeyr started to build a house with bricks in 1890.

njerwa” [in the first place, they used to have services under a big tree, but strong winds were a problem. Because of this, they started to build a wonderful Church of blocks/bricks]. Building mission stations and houses helped the missionaries locate central places. The missionaries collaborated with the local people to develop the areas they settled.

In addition, the minutes of a meeting held on 23 November 1955 by the Synod treasury committee had resolved to help contribute towards building the mission station, which were as follows:

<i>Dzina la Mpingo</i>	<i>Thandizo</i> £
Mazabuka	18
Fort Jameson	14
Kamoto	35
Livingstone	21
Beteli	10
Broken Hill	17
Cingola	15
Ndola	14
Merwe	14
Hofmeyr	10
Mwangazi	10
Tamanda	22
	£200

The partnership with the local people and the missionaries enabled projects of churches and pastors’ houses to be built in various places of the country. The request indicated above was granted after requests were written by the listed congregations.

Not only did the DRCM contribute financially to the local ministers, but also they helped to build Church structures. *Mau a msonkhano wa B.L.S wa pa dera wocitika ku Merwe pa 13-14th January, 1966, p.2* [Synod leaders’ meeting that met at RCZ Merwe to prepare for *umwini*]:

Za Nyumba Zina: Pa Cilamulo tsamba 2 ndime 3 (iii) aku m'mwera adapempha pa mau otsiliza kuti paonjezedwe mau oti "ndi D.R.C." Pempho ili lidabvomelezeks nso ndipo ndime yonse tsopano imveka motere, "Nyumba zonse zomangidwa ndi D.R.C. ndi thandizo la Boma zikhalire nchito zomwe zamangidwira ka pena kusinthapo atamvana ndi Boma ndi D.R.C." (OFS, 1966:2).

[Other Church structures: on the law, page 2:3, from the DRC-OFS requested that they add the word D.R.C. The request was accepted and sentence reads the following: 'All Church structures built by the D.R.C with the help of the government will remain to serve the purpose they were built for, if they will be a change, it must be agreed with government and also D.R.C.].

The missionaries built several structures, which they handed over after *Umwini*. Missionaries built a number of Church buildings in different places because of financial partnership between DRCM and RCZ. Cronje (1952:16) asserts that:

Anamanganso nyumba zambiri za Misyoni. Ndiyenso amene anamanga kacisi woyamba wa ku Madzimoyo,

[Again, they built many mission houses. They are the ones who built the first Church at Madzimoyo].

They erected building such as churches, clinics, and houses. Notably, this was made possible because of the financial partnership between the RCZ and DRCM. Verrstraelen-Gilhuis (1982:84) asserts that "except for the 8% to 10% of *zopereka*⁵³ going to the Central Fund in support of the evangelists, the major part of the congregational contributions were, in the initial years spent on Church building and all the expenses involved". The partnership with the DRCM helped the RCZ to develop infrastructure such as Church buildings. The local congregations contributed towards the Central Fund, but also contributed to the building of various Church buildings. As a result, the Church expanded through having Church buildings along the line of rail.

Likewise, Verrstraelen-Gilhuis (1982:8) asserts that:

⁵³ The word *zopereka* is a *chewa* word meaning 'offerings'.

A similar phrase is added to the budget of £280 for the Madzimoyo Church in 1911. This policy was followed in Nyanje, Nsadzu and with the new Church at Magwero as well. Sometimes the mission would lend an amount to a congregation. So Madzimoyo asked for £180 in 1913 to finish its church building, which would be paid back in two or three years.

The policy of helping congregations to build Church structures spearheaded development in the RCZ. The DRCM provided loans to some congregations in order to help them build structures that would last for a long time. Nonetheless, due to the dependency attitude of the local people, it proved to be difficult to pay back the loans that were given.

Similarly, during the Synod minutes of 1961, which met from 13 June at Madzimoyo, appreciation was expressed for the Mother Church (DRCM) for helping the RCZ in building and strengthening the Synod general account. The minutes reads that:

Msonkhano uyamika kwambiri cifukwa ca thandizo la £500 limene Mai athandiza kulimbikitsa nalo T.L.S⁵⁴. ndiponso cifukwa ca anchito (abusa oyera) olipidwa ndi iwo amene alinkunthandiza Eklesia wathu. Pempho limveke kuti Mai aonjezenso £50 cifukwa ca zobvuta zosiyana. (RCZ, 1961:68)..

[Synod council appreciates greatly because of financial help amounting to £500, which the Mother Church gave to strengthen T.L.S, and because of the pastors who are paid by the Mother Church. The RCZ presented a request to add £50 because of different financial challenges the Church was facing].

The DRCM's partnership with the RCZ was financially connected. For this reason, the Synod Council of 1961 appreciated the good will of the Mother Church for supporting T.L.S with £500, which was channeled to a number of projects, including building the infrastructure of the Church. The financial partnership benefited the RCZ in a number of structural developments.

⁵⁴ T.L.S. stands for Thumb La Synodi. It was a general account where D.R.C gave financial help to the RCZ. The congregations contributed to this account. The account became pressed up due to a number of demands in the Church. Consequently, the program could not continue especially when the DRCM stopped funding the project. The local Church could not sustain the account.

3.5.2. Local Evangelists

The African evangelists played a major role in the establishment of the Church in Zambia. It follows that “African agents were indispensable for the early missionaries” (Verrstraelen-Gilhuis, 1982:59). The local evangelist’s involvement in Church planting started by missionaries in the 1950s helped to raise a total of 11 congregations and with about a 3,300 memberships.

On the other hand, Van Der Watt (2010:165) states that, “while celebrating the contribution of the DRCM missionaries, the enormous contribution indigenous members – the elders, evangelists, ministers and especially women – of the different churches made in building these churches, should never be forgotten”. The local people were essential in the missionary work in the RCZ. They supported the ministry of the missionaries from DRCM. Cronje (1952:15) states that “*khuki wao woyamba amene anamlemba ndiye A. Yakobe, amene anatembenuka mtima nakhala mphunzitsi zaka zambiri*” [the first cook who was employed was A. Yakobe who repented, and became a teacher for many years]. The local people’s presence made the work of the DRCM easy to establish. Given the above, most of the times, the local people are not identified, remembered, or appreciated in the success stories.

Verrstraelen-Gilhuis (1982:59) asserts that, “the spread of the Gospel in the villages depended largely on the huge band of African teachers employed by the mission”. This confirms that the missionaries depended on the local trained people to help them spread the Word of God. For this reason, the missionaries collaborated with the local chiefs and local teachers in order to achieve their mission. The evangelists were required to travel from place to place to hold revival meetings and services in villages and to make initial contact with the chiefs. From Magwero, the Church spread to other parts of Zambia.

3.5.3 The Training of Local Leaders and Ministers

In the same way, the partnership of DRCM and the RCZ created an opportunity for local people to be trained. “The need for ministers became very urgent and from the evangelists employed in Zambia; Justo Mwale was chosen to be trained as minister at Nkhoma” (Cronje, 1982:149). Not only did the missionaries work with the local people, but they also trained the local leaders. They identified the local people and trained them as pastors and evangelists.

Cronje (1952:17) states that “*bwino lace anayambako skulu ndipo A Petro Pereka Phiri, amene ali mbusa lero, anaphunzitsako poyamba paja*” [later they started the school and Mr Petros Phiri who is a pastor learnt their first]. The missionaries budgeted in financing the training of the locals in order for the work to succeed. Mr. Petro Pereka Phiri was a local minister trained by the missionaries, and in turn he continued to help fulfill mission work in Zambia. The financial partnership allowed the DRCM to train the locals in various skills such as carpentry and agriculture. The Mother Church gave grants for various things to the ARC. A letter written on 26 June 1964 by the mission secretary of the DRCM confirms the financial support they gave to the ARC in the form of grants. (See Appendix 27)⁵⁵ in order to train the local people.

Notably, on 29 September 1929, Rev. “Cokwe Marizani Justo Mwale knelt down on a very big mat. Thus Justo Mwale was ordained as *mbusa*⁵⁶, the first African minister in the mission” (Verrstraalen-Gilhuis, 1982:149). The training of local pastor Justo Mwale was critical in the history of the RCZ because this strengthened the *Umwini* of the Church. For this reason, the RCZ training school was named Justo Mwale University in order to remember the first ordained pastor in Zambia. Appendix 8 illustrates the first ministers trained by missionaries.

Cronje (1982:148) asserts that, “the first two evangelists to finish their course at Nkhoma (in 1916) were Yosefe Mwale and Paulo Banda. In 1930 fifteen evangelists trained in Malawi were serving in Zambia”. Later in the years, the training of local ministers became an urgent matter because the Church and work in Zambia grew rapidly and needed local empowerment. Therefore, we can proudly say that the work of the DRCM in Zambia enabled the training of local ministers and evangelists who served God faithfully to the growth of the Church.

Further, as time went by the mission organizations realized the need to train more local leaders. For instance, Neill (1986:386) asserts that “missions and Churches gradually became aware that it was useless to talk about development of indigenous Churches unless far more attention was paid to the training and development of the indigenous ministry”. For this reason, the DRCM trained local people for the possibility of taking over leadership of the young Church someday.

⁵⁵ KBD3_1964_64_65_Zamkor_64_67_arc..leter by the mission secretary to rev. F.D. Sakala.

⁵⁶ *Mbusa* is a Chewa word, meaning pastor.

As mentioned earlier, the first African minister to be ordained was Justo Mwale. Since *Umwini* of the RCZ, more pastors and evangelists have been trained.

3.5.4. Teaching, Education served pastoral issues

Daneel (1971:2010) states that “under the heading methods of mission work in the official DRC Mission Policy, it is stated that the preaching of the gospel was the primary and main means through which the mission works towards expansion and consolidation of God’s Kingdom.” The focus was to preach the Word to the local people. Thus, in fulfilling their missionary work, the central theme was preaching the Gospel. The missionaries started with a children’s school and then later opened the school to the adults. This method was critical because this helped the missionaries counsel the local people with the Word of God. “*Anthu pakunva Mau a Mulungu akhoza kuzindikira zoipa zao ndi kuzilapa ndi kubwera nazo kwa Yesu Mpulumutsi kuti awakhulukire zoipazo*” (Cronje, 1952:24) [when the people heard the word of God, they would understand their sins and confess them. They would come to Jesus their savior for their forgiveness of their sins]. The teaching of the Word of God enhanced restoration among the local people.

Verrstraalen-Gilhuis (1982:51) asserts that more “importantly were the young lads, who themselves could be sent out as teachers as soon as they had learnt the ABC and some elementary knowledge of the Gospel.” Given the above, the new converts helped to spread the Word of God to other local people. The primary work of preaching the Word of God truly expanded the Church in Zambia. For the missionaries, the central message was about ‘being born again’ from the book of John 3:16.

In addition, Verrstraalen-Gilhuis (1982:50-51) states that “to be born again was an important theme of the Gospel message proclaimed by European and African messengers”. The core message fulfilled the Great Commission from the book of Matthew 28:16-20. Ultimately, the approach of the missionaries to work enhanced the growth of missionary work in Zambia. This method was crucial because it enhanced more local participation. The collaboration with the missionaries critically increased the membership of the RCZ.

3.5.4.1. Education services

There were no schools in Zambia at the time the missionaries started mission work. Gradually, the missionaries' efforts paid off through their collaborating with the local people and chiefs. Groeneveld (1966:19) states that "the African helpers, recruited from the area itself, travelled round, trying to convince headmen to start a school in their village." The local people helped to advertise and recruit people interested in education. Therefore, they moved from place to place, convincing people to be trainees.

In addition, this worked perfectly well for the missionaries. Shaw (2006:280) adds that "missionaries planted churches, evangelized to the lost, made disciples, built schools and hospitals, translated the message and bore witness to Christ in ways that often were beyond their intentions." The missionaries used education as one of the tools or strategies of Church planting. Predominately, this approach worked very well.

Moreover, Daneel, (1971:210) asserts that the "statements of missionary leaders reveal to what extent they soon came to rely on their educational work as a means of reaching the people." The idea was to have a school in every village so that, in turn, the missionaries could use the schools as a platform to teach people the Word of God. The missionaries started to build schools in various places, thus showing that they were prepared to settle in Zambia. Daneel's view confirms the plan the missionaries had. That is to teach people, as well as to preach the Word of God to the people. Cronje (1982:142) confirms that: "A school was therefore opened at Magwero and on all latter mission stations schools were established." The opening of the school at Magwero was strategic because it accommodated all people; the blind, the deaf, and the dumb. This strategy of opening schools in central villages led to the expansion of the missionary work and the growth of the Church.

Further, the missionaries accommodated the local chiefs and converts into various positions. Cronje (1982:143) adds that this "proved to be a very successful and fruitful method of evangelization." The approach of education was crucial in evangelization of the people. The locals learnt various ways through education. The youths in the communities were enrolled into these schools established by the missionaries. As can be seen, many local people were evangelized through this approach.

Further, the RCZ celebrated her 100 years of providing education since *Umwini* in 1966.

The Reformed Church in Zambia, RCZ yesterday celebrated 100 years of providing education. RCZ Synod Moderator, Reverend Dr. Edwin Zulu, led hundreds of people in the centurion celebrations at Madzimoyo School in Chipata. In addition, Reverend Dr. Zulu said that the church has been successfully and continuously offering quality education over the hundred years, despite facing various challenges.

He says that the RCZ church remains focused to continue offering quality education to children in conjunction with the government of the day. In addition, Ministry of Education Director for Human Resource and Administration, Henry Tukombe, congratulated the RCZ church for its participation in the delivery of quality education and urged the church to continue partnering with government. He said it is important for the church to be transparent in the manner it uses money from donors.⁵⁷

The RCZ's education has grown since 1966 of independence. After the DRCM OFS handed over the schools, the RCZ continued with the vision. The RCZ celebrated her 100 years of providing education services in Zambia.

3.5.4.2. Financial support to Justo Mwale University/institutions

Further, the financial policy allowed the DRCM to support the RCZ institutions such as Justo Mwale University (JMU). Plans to start JMU began in 1965. According to the minutes of BLS of 12 May 1965, item 15(2), W.A. Kridge reported that:

Tipitirize kufunafuna malo ku Lusaka kufupi ndi University ndipo akapezeka tidzapempha Eklesia wa D.R.C. ku O.F.S. kutithandiza kuyamba kumanga skulu lathu komweko, (OFS, 1965:7).

[we continue to look for land in Lusaka near the University, when the place is found, we will ask the DRCM – OFS to help to build our school in Lusaka].

⁵⁷ <http://breezefmchipata.com/?p=5665>, The Reformed Church in Zambia celebrates 100 years of providing education/accessed on 4/09/17.

The plans succeeded in the building of a school in Lusaka. The support of DRCM OFS enhanced the beginning and growth of theological education in Zambia. Correspondingly, “the DRCM in the Orange Free State (OFS) financially supports Justo Mwale Theological College at Lusaka, where three lectures from South Africa are rendering important service in training ministers for the RCZ” (Cronje, 1995:43). The financial support the DRCM gave critically enhanced growth in the education sector of the RCZ. Although the missionaries experienced their challenges in missionary work, the education sector was key in their mission work.

The financial partnership focused on sponsoring the education aspect. The 1966 minutes of RCZ Synod wa *chifrika held at Katete* on 14 April 1966, on question 12, reported on the finances they received for education. The minutes reads “*Cuma coperekedwa ku A.R.C. (a) education department, £8,400*” (RCZ, 1966:19). [The money given to A.R.C for education department is £8,400]. For this reason, the financial partnership between DRCM and RCZ enhanced the education in the Church. Because of the support from DRCM, the RCZ has trained a number of ministers. Further, even after *Umwini*, the ARC still requested financial help. According to the letter written on “18th May, 1966 by Rev. Z.J. Mbewe, Rev. F.D. Sakala, W.B.J Banda, application for £500 loan”⁵⁸ (OFS, 1964:4) indicate the continuation of the DRCM OFS financial relationship with the RCZ. Financially, the DRCM critically helped in supporting the lecturers assigned to teach at JMU.

Further, the RCZ budget of 1979/70 budget, the DRCM OFS supported the RCZ with K1000.00, as well as other money, which was given towards education at JMU. The balance was allocated as follows: *Zolowa za DRCM* (Income for DRCM).⁵⁹

Garden and building caretaker	K130.00
Electric light and water	K60.00
Dust Bins	K48.00
Curtains and domestic materials	K330.00

⁵⁸ See appendix 21 for details.

⁵⁹ KBD1_66_78_Mau a msonkhano wa BLS, wa pa dela wochitika ku Matero, pa 19-20 Nov, 1969, 6TH June, details of income, report la Skulu la Ubusa, Lusaka, 27 July 1970.

Cookers for students houses	K300.00
Student allowance and rations	K844.00
Tutor's salary	K422.00
Total	K2,132.00

It is critical to mention that the financial support from DRCM OFS continued with the RCZ in the area of education even after 1966, as indicated above.

3.6. Salaries for the clergy and other workers

The financial support of the DRCM made it possible for the local clergy to receive salaries from the sending Church. Verrstraalen-Gilhuis (1982:157) asserts that “according to mission policy the African ministers also had to be paid by the Church⁶⁰”, although with difficulties. The policy incorporated that the local ministers would be paid through the mission Church, although the local Church also contributed something towards the ministers. However, we can also confirm that most of the financial assistance came from the mission Church in South Africa. “The only more formal commitment toward projects was toward Theological Education – but then also mainly with regard to salaries for what was called ‘heathen areas’”.⁶¹ The DRCM OFS committed herself to supporting the RCZ in paying salaries of missionaries and local ministers. This financial support enhanced missionary work in Zambia.

The minutes of 1966 of the Reformed Church wa *chifrika*, *wochitika ku* Katete pa 14 April 1966 indicated that the Church received a gift from Rev. D.S. Snyman and Rev. P.S.Z Coetzee amounting to £500 to help the pastors in the Church.

Mphatso ya £500. Mbusa D.S. Snyman ndi Mbusa P.S.Z. Coetzee atanva zakusowa kwa A.R.C. anapereka ndarama £500 zothandiza Abusa a A.R.C onse monga £10 aliyense. Mtsogoleri ayamika pa mphatsoyo makamaka pakudza ndi cinthu cachikuru ndipo dzina la Yesu Kristu (RCZ, 1966).

⁶⁰ The local Church was also allowed by the mission policy to contribute something to the local clergy as a way of enhancing indigenization and financial independence.

⁶¹ Jurie van Wyk, jurievanwyk@mweb.co.za, accessed on 17th December 2018, RCZ Chilenje congregation, email message.

[Gift of £500, Rev. D.S. Snyman and Rev. P.S.Z. Coetzee, when they heard that A.R.C needed £500 to help pastors of A.R.C, to be given £10 each, Synod moderator appreciated them for the gift and the name of the Lord be praised].

A number of pastors from the ARC were helped by the gesture of the pastors from the DRCM OFS. Each pastor was given £10 for their livelihood. Further, “Rev. Justo Mwale’s salary was fixed at £2.2s.6d. per month by the Council of Congregations of 1931” (Verrstraelen-Gilhuis, 1982:157). The first local Zambian minister received his financial help from the mission Church. The ministers received their financial assistance from the Mission Central Fund. Notably, individual missionaries supported work in Zambia through their donations. A retired teacher by the name of Mr. D.A.B Bugar gave Mr. Stephen Mwale £30. He was going to receive £2.10 every month⁶². The financial partnership between the DRCM and the RCZ started before the *Umwini* of the Church.

For this reason, the Synod councils before *Umwini* discussed issues concerning congregations that had debt. The Synod minutes of 1964 and 1966 resolved that congregations that had debt were not supposed to be given authority in the council meetings. “*Mipingo yokhala ndingogole liyenera kusunga pangano la Sinode wa 1964 ndime 149. 1(a) imene ikuti asapatsidwe malo aulamuliro ngati alindingongole*”⁶³ (OFS, 1966:59) [congregations that had debt were supposed to keep the resolution of 1964:149.1 (a) which stated that they were not to be given authority if they had debt]. The synod resolution showed the challenges the Church faced. Nonetheless, the DRCM encouraged the local Church members to contribute towards the local ministers’ monthly salary. A number of local people found it difficult to contribute towards the monthly salary for the minister. Cronje (1952:36) states that:

Koma pamenepa pali cirema cina cimene cikhoza kuletsa kwambiri kukula kwa Eklesia wathuyu. Ndiwo akristu ena amene akana kuojeza pa zopereka zao.

[There is a weakness, which could hinder the Church to grow, and that is, Christians who refuse to give generously].

⁶² See appendix 26 for details: KBD3_64_65, Donation by bwana D.A.B Bugar, 21st September 1967.

⁶³ KBD1_4_3, Maul a Msonkhano wa chisanu ndi chitatu wa Sinodi wa chifrika wa Reformed m’Zambia wochitika ku Kutete, kuyambira pa 14 April, 1966.

The local people had challenges and difficulties to contribute adequately to the well-being of the local ministers. Accordingly, the members of the local Church had challenges to contribute generously to the financial support of the local ministers. It can be concluded that this was because of the attitude of dependency on the DRCM.

The DRCM came in to support the Church in paying the ministers' salaries and arrears. The report given in 1960 by the treasury confirms how the Mother Church financially supported the Daughter Church. In fact, the minutes of 1960 reads:

Eklesia wa Mai anatithandiza caka cino ndi ndalama £250 ndipo ndi ndalama izi tinalipiri malipiro a mlaliki wa ku Kambiri (dera lina), mlaliki wa ku Cikomeni (malipiro onse a caka ca 1959), mbusa wa ku kamoto (malipiro onse), mbusa wa ku Hofmeyr (10/- pa mwezi), Mulungu akalola Eklesia wa Mai adzatithandiza caka ca mawa ndi £500. (RCZ, 1960:19).

[The Mother Church helped the Church with finances amounting to £250, with this money we paid Church workers, evangelist for Kambiri, evangelist for RCZ chikomeni – for 1959, pastor for RCZ Kamoto, pastor for Hofmeyr (10 per month), God willing the Mother Church will give for the next year amounting to £500].

As stated, the DRCM helped the RCZ in a number of ways, particularly in helping financially, even paying the salaries of the evangelist and ministers of the Church. Conversely, the RCZ was looking forward to receiving more financial help in the following year. In addition, the minutes of the 1961 Synod records that:

Msonkhano unamva mokodwera kuti Eklesia wa Mai adzathandiza eklesia wathu ndi ndalama zokwanira £500 pa caka. (RCZ, 1961:10).

[The Synod council heard with gladness that the Mother Church (DRCM) would help with finances amounting to £500].

Because of this positive response, the RCZ mission work increased in various areas. It can be suggested that the DRCM response enhanced dependency on the part of the RCZ. From 1961,

the Church received financial help from DRCM in order to enhance mission work in the local Church.

3.7. Financial support towards library project/synod office

Not only did the DRCM help the Church building structures, but they also enhanced development in education work. After *Umwini*, a letter on 7 July 1966 states: “*DRC anagulira msogoleri wa Sinodi galimoto ndipo tiyembekeza kuti nyengo yino wafika m’manja mwanu*” (DRCM bought a vehicle for the Synod moderator and we expect that it is now in your hands)⁶⁴, (OFS, 1966:1). The financial ties with DRCM OFS continued, as indicated. According to the SAC minutes that took place at Madzimoyo on 16 July 1966:

Msonkhano unamva mokondwera pa thandizo locokera ku C.L.F. la ndalama £1150 zoperekedwa pa zofunikazi: Zambia: (i) library secondary school for Christian books £100. (ii) library theological school for Christian books £5. (iii) stocks for bookdepot £500. (iv) Christian literature distribution (East & West) £500. (=1150).

[The Synod council heard with gladness for the help from C.L.F., the financial help amounting to £1150, given for the 1. Library secondary school for Christian books. - £100, 2. Library theological school for Christian books £5, 3. Stocks for book depot - £500, 4. Christian literature distribution (East & West) £500. (=1150)].

The financial policy of the DRCM also enhanced financial support towards education areas. As indicated above, the DRCM extended their financial support in providing secondary and theological schools with literature materials worth £1150. For this reason, the financial relationship between RCZ and DRCM was crucial, because it enhanced strong ties between them. Moreover, this has continued to date.

3.8 DRCM methods

Ott and Payne (2013:xv) state that “while disciple making movements do not exist without methods, methods must maintain their proper place within the evangelical missions enterprise”. Methods in missionary work played a critical role. They enhanced missionary work. Further,

⁶⁴ See appendix 23. 1966, 7 July 1966, KBD3_64_65.

While missionaries were attempting to place the church in the hands of the nationals, it became obvious that the local people needed assistance with the physical dimensions of their lives. In the spirit of helpfulness, then, as well as the desire to improve the economic base of the church, missionaries introduced alternative agricultural methods, medical services, and educational opportunities.⁶⁵

Similarly, with regard to methods, the missionaries used different strategies in expanding the RCZ. The methods enhanced missionary work in Zambia. The methods strengthened the holistic approach of God's Word among the local people. Through the coming of the missionaries, hospitals, agriculture and schools were established. Cronje (1982:142) asserts that:

It was only natural therefore that the D.R.C.M should have followed the same method in its approaches as had been followed by Livingstonia (and many other missions). This method later became known as the Comprehensive Approach (or multiple Approaches) and consisted of the following four elements: evangelism, Education, Education, Medical work and industrial and literary work.

The missionaries did not only come for spiritual matters, but also to train and educate the local people. These approaches positively affected the communities in Zambia. Consequently, the Church grew steadily to all parts of Zambia. The Church has continued with the DRCM approaches. In fact, the RCZ has Katete Girls Secondary school, Hofmeyr Boys Secondary School, Kamoto Hospital, Magwero School for the Blind, and many other schools. The following are the holistic approaches the missionaries used to expand the Church:

3.8.1. Girl's School approach

The missionaries wanted to educate girls in various ways. The missionaries taught the girls home-craft and first aid, as well as personal hygiene. Additionally, Cronje (1982:143) states that, "the girls attended the school on the mission but received additional instruction in home craft, first aid, hygiene." This approach increased awareness among the girls in skills. The missionaries objectively planned well to train the local girls in order to help them gain knowledge. The

⁶⁵ <http://www.ovc.edu/missions/jam/histmeth.htm> accessed on 20/01/18.

missionaries' philosophy behind educating the girls was to prevent them from early marriages and early pregnancies.

3.8.2. Deaf and Blind/Lepers services

The missionaries started the School for the Blind and Deaf. Mrs. F. van Eeden, the wife of a farmer at Magwero, was a teacher at the School for the Blind. Further, the School for the Blind was started at Nyanje mission and Miss Botes was a teacher there in 1924. A report given by the School for the Blind from a period 1965 February to 1966 reports:

Chaka chathaci tinali nawo ana okwanila 44 kuonjezapu achikulire 19. Onse anakwanila pa chiwerengero ca 63. Ana ali kuphunzira bwino ndipo aphunzitsi ali ndi khama pa nchito yawo. Za lusozo zokoketsa mtima zili kucitika ndi acikulire kudzanso ana ocepa msinkhu, (RCZ, 1966:10).

[The previous year we had 44 children and 19 adults. The total number was 63. The lessons of the children are going on well, and the teachers are teaching well. Both children and adults are learning skills].

The report given in 1966 indicated an increase in numbers of deaf pupils. They were taught various skills in order to help them grow independent. The missionary work among the blind people was a successful one and helped evangelism work.

Verrstraalen-Gilhuis (1982:132) asserts that:

The former Church built by those people at Magwero before they were chased away, was used by the mission as a school for the blind. After being neglected for a while Magwero was brought to new life in 1930, when two women missionaries with remarkable pioneer spirits made their abode at Magwero: Ella Botes and Paul Spies, who both served the Zambian people in a life-long commitment (resp. 1912-1965 and 1926-1973)

The School for the Blind still stands to date. Owing to the growth and needs of the school, the school moved to Magwero. Cronje (1982:144) confirms that, "the school for the blind became widely known throughout Central Africa", with Verrstraalen-Gilhuis (1982:137) adding that "it

brought new life and dignity to people rejected by their environment because of their physical handicap". The school positively influenced the communities around it. A number of local handicapped people found help through this educational approach. The positive impact has continued to date.

In addition, the approach of opening schools for the blind and deaf and a school for the lepers was a timely gesture done by the missionaries in Zambia. "In the same year 1930 *Mbandakucha* (Dawn), a small hospital for lepers built with funds from the British Leprosy Association (BLP) was opened at Nsadzu" (Verrstraelen-Gilhuis, 1982). The partnership with other organization continued to bring development in Zambia. In collaboration with the BLP, a school for the lepers was established. The school enhanced missionary work among the local people in Zambia. This approach helped the missionaries to evangelize and to expand the Church.

3.8.3. Health Services

Regarding medical work, Cronje (1982:142) states that "medical work was started at nearly every mission station out of compassion for the sick, at a time when medical services were not yet provided by the government." The clinics were under the supervision of trained nurses and doctors. These clinics were supplied by the Mission or the government. A number of missionaries served in these clinics and the first medical missionary was Dr. J.K.A Hofmeyr.

To clarify, the partnership with the RCZ in building health clinics continued steadily. These clinics were opened so that communities could nurture good health. The following are health centers opened by missionaries:

1. In 1951 Madzimoyo Hospital was transferred to Nyanje
2. In 1960 Kamoto Hospital was opened.
3. In 1930 Nsadzu Hospital for Lepers was opened. (the hospital was built with funds from the British Leprosy Association).⁶⁶

⁶⁶ Hospital for leprosy was started in Nsadzu in 1930, Cronje, J.M 1952, page 30, Kwayera, Mbiri ya Misyoni ya Dutch Reformed Church m'Northern Rhodesia.

3.8.4. Agriculture and Industry

Conversely, food security was also at the heart of the missionaries' work. Agriculture was one of the important approaches in missionary work. It was through agriculture that missionaries expanded their mission work by training and teaching local people skills. In the process, they evangelized to the people. The introduction of agricultural programmes brought a number of these trainings, such as shoe making; the training of oxen for ploughing; carpentry, bricklaying; and many other methods of agriculture and industrial schools were introduced.

According to Cronje (1992:146), "in 1924 an industrial school was opened at Derika and later (1927) transferred to the Teacher Training School at Madzimoyo." The approach by the missionaries of starting a skills programme enhanced missionaries' work among the local people. A number of youths acquired trainings through these schools. The RCZ has continued with such activities and the diaconal department carries out such strategies. They trained many people in various skills. The agricultural approach has continued to date through the diaconal department.

3.9 Congregations opened during the period of missionaries

The missionaries worked well with the local people in Zambia. The minutes of *1966 Synod wa Eklesia wa Cifrika wa RCZ held at Madzimoyo on 15 June 1966* indicated how they worked with the local chiefs of the land. The minutes read that: "*Mafumu akulu a Mpezeni ndi a Undi awayamika kwambiri chifukwa ca kukhala pamodzi nafe. Awafotokozerwa bwino za msonkhano wathu wa Synod ndiponso za osonkhana onse ndi za eklesia wathu ndi nchito zace*" [1961 Synod for RCZ Church held at Madzimoyo on 15 June 1966, read that the paramount chiefs Mpezeni and Undi appreciated because of staying together. They explained concerning the Synod council and also about the RCZ and her works]. The paramount chiefs attended the 1961 council to show support for the work of the RCZ. The peace, unity, and harmony the chiefs gave were crucial in the building and opening up of new congregations in the RCZ.

Consequently, a number of congregations were opened. Verrstraalen-Gilhuis, (1982:45) states that "the missionary's work of the 'Aduci', the 'Dutch', as they are still known in the Eastern Province today, was started in July 1899 at Magwero and from there soon expanded westwards". As indicated, the missionary work started at Magwero, and from there the ministry expanded.

The missionary started by Murray and Smit and later continued by Smit and Hofmeyr grew rapidly in Zambia. For this reason, many congregations were opened.

Verrstraelen-Gilhuis (1982:49) opines that “missionary enterprise, started in Magwero from 1899 onwards, can be seen as an extension of the existing work of the Mvera Mission”. The DRCM work continued in establishing congregations in Zambia from Malawi. The DRCM worked very hard in opening up of congregations in Zambia. Van der Watt (2010:165) states that “for more than a century missionaries sent out by the DRC contributed sacrificially in establishing many mission schools, special institutions for the deaf and the blind, hospitals, developmental- and agricultural projects, theological training institutions and so forth”. The missionaries played a crucial role in establishing new churches in Zambia. Through their methods, the missionaries established a number of congregations, which still exists to date.

On the other hand, their multiple visits throughout the Eastern province resulted in a number of mission congregations. The mission work stretched “Westwards from Magwero to Hofmeyr, whose out-stations reached the Luangwa” (Verrstraelen-Gilhuis, 1982:47). The DRCM strategy in opening up new areas was fruitful due to several follow-ups. The missionaries visited a number of places, which resulted in new areas opening up in Zambia.

Paas (2006:216) asserts that “these days congregations of the Reformed Church can be found in Lusaka, the Copperbelt, and in the Eastern Province, especially in the Chipata region”. The Church has expanded to all parts of the country. Since *Umwini*, the RCZ has continued to grow because of the foundations the DRCM laid. The partnership between the RCZ and DRCM enhanced the growth of the Church. Because of the missionary efforts, a number of congregations were opened. Therefore, the congregations are as follows:

3.9.1 Magwero⁶⁷ mission

Du Plessis (1905:8) narrates that “at 9:15 that morning, they reached Magwero (the sources, namely, of the Bua) was established in 1899 by Messrs. J.M. Hofmeyr and P.J. Smit,

⁶⁷ *Magwero* is a Chewa word meaning ‘chiyambi; [beginning/origin]. The missionaries thought of using it because in African terms it means the source of beginning or origin. It can also mean the foundation, the origin of the Church. Indeed, Magwero historically signifies the source of the RCZ, like a river has a source and grows big.

missionaries of the Dutch Reformed Church of the then Orange Free State”. Du Plessis’s narration explains even the actual time the missionaries arrived at Magwero. Although they took long walks from place to place, they finally opened the mission stations.

Consequently, the partnership with the local people at Magwero enhanced development from stage to stage. In addition, Verrstraelen-Gilhuis (1982:45) states that “the work went on, and in 1902 a fine Church building was inaugurated, its cost being covered by many small contributions from villagers around Magwero.” The local people contributed to the building of the new Church. In fact, the British South African Company donated £10 towards the building of the Church at Magwero.

Moreover, “on 11 December 1904 the first nine Christians were – Lazaro, Filipino, Josefe, Gabriele, William, Johane, Jakobe, Bartimeyu and Andreyka – were baptized at Magwero” (Verrstraelen-Gilhuis, 1982:73). The missionaries’ work in Zambia continued to expand the RCZ, despite a number of challenges such as malaria affecting them. Once again, the cooperation of the local people was critical owing to the fact that they helped in several duties of the Church. The local people helped in building a small Church that still stands today. However, a number of the old buildings today are not in good shape.

3.9.2 Madzimoyo⁶⁸ mission

Furthermore, “the two others, Revd- Charlie M. Hofmeyr and Revd J.H. van Schalkwyk were available for the extension: a second station, Madzimoyo, opened, twelve miles westwards from the boma at Fort Jameson, in August 1903” (Verrstraelen-Gilhuis, 1982:45). Madzimoyo congregation is a large congregation and covers a wide range of kilometers.

Further, Du Plessis (1905:115) states that “Madzimoyo is the other station of the Free State Mission ... The name of the site is really *Madzimuavi*, i.e. water of poison; but we re-christened it *Madzi-moyo*, i.e. water of life. Messer. Charles M. Hofmeyr and van Schalkwijk were stationed here, and their commencement has been most auspicious and encouraging.” Du Plessis reveals the origin of the name Madzimoyo, that the name was originally called *Madzimuavi*. The

⁶⁸ Madzimoyo was initially called Madzimuavi meaning water of poison but later it was Christianized by the missionaries to be called Madzi-moyo, meaning water of life. *Madzi* means water and *Moyo* means life.

original meaning was ‘water of poison’, which was changed to Madzimoyo, as stated earlier. Rev. Dr. Japhet Ndhlovu (2019) said:

From poisonous water to living water. That name was changed with a biblical inspiration to start calling people to come to the mission where they would find living water in Jesus through education health and agriculture activities that started happening in that area. People walked long distances to come to Madzimoyo because they found spiritual, academic, health, and livelihoods supported. The place became a wellspring of life. The poisonous water name was because of an accident that had happened near the river, which killed some locals. People feared the waters of the river until the missionaries came and tasted the same water and declared it safe for human consumption. I was told these stories by an old man called Mr. Mzyeche who was a Head teacher in the days of the missionaries when Madzimoyo was built.

The name was Christianized in order to enhance God’s message of life and love among the local people. The place became attractive to the people around because there were coming to receive the good news of Christ.

3.9.3 Chipata mission

The Church in Chipata formerly called Fort Jameson was opened in 1905. In addition, Cronje (1982:139) asserts that “people came from rural areas to the small town of Fort Jameson in search of work”. Revd C.P. Pauw was the first missionary to be posted at the Fort Jameson Church. The Church grew rapidly in Chipata because of the dedicated work of the missionaries with Chief Kapatamayo being instrumental in the growth of the Church. Furthermore, the Church in Chipata grew rapidly because it was centrally located. The local Chief, Kapatamayo, actively supported the mission work in Chipata. He encouraged his subjects to support mission work in Chipata. Like Mpezeni, Chief Kapatamayo welcomed the missionaries in his region.

3.9.4 Nyanje and Nsadzu missions

The missionary work continued West of Madzimoyo to the Nyanje area. The mission work in Nyanje started in 1905. Verrstraalen-Gilhuis (1982:45) avers that “in 1905 the leap forward to Nsenga country in Petauke district was made, and Nyanje mission was founded.” The Revd- and

Mrs. J.H. van Schalkwyk in 1905 initiated the work in Nyanje, which is 70 miles South-West of Madzimoyo. Interestingly, the Church was named after Chief Nyanje. The gesture to name the congregation after a local chief was remarkable. It showed appreciation for the local support the Chief and the people gave to the missionaries. The work of the Lord grew rapidly among the Nsengas people and the congregation opened in 1905. Many ministers and evangelists have served at this congregation since its inception.

The missionaries continued to work and to grow the Church. The mission work at Nsadzu was facilitated by Revd P.J. Smith, the missionary from Magwero. The mission work in Nsadzu was among the Chewa people. The evangelist from Mvera, Evangelist Chingondo, helped the Revd. P.J. Smith and his wife with their work. Verrstraelen-Gilhuis (1982:47) adds that “in 1908 Smit, Luka Cingondo and other African evangelists-teachers left Magwero, where the population of the surrounding area was gradually diminishing, to open a new station among the Chewa between Fort Jameson and Nyanje at Nsadzu, named after the river.” With the support of the local people, the mission work grew greatly and the teachers helped to spread the Word of God under the supervision of the missionaries.

3.9.5 Hofmeyr⁶⁹ and Merwe missions

Hofmeyr was opened in 1914 as an extension of the Nyanje mission. The missionaries worked very hard to open the Hofmeyr congregation. Cronje (1982:140) states that “the work directed from Nyanje Mission developed to such an extent that a new mission station had to be opened in 1914. The missionaries decided to call it Hofmeyr, in honour of the various missionaries bearing this surname who served in the D.R.C.M in Zambia.” Verrstraelen-Gilhuis (1982:47) adds that “the mission council had chosen Hofmeyr in preference to the proposal ‘*Chipati*’ (after the river) – to honour the Hofmeyr family, four of whose members had served the mission in its pioneer years”. According to Verstraelen-Gilhuis, Hofmeyr was one of the leading missionaries in Zambia. Historically, the Church highly respects the work done by the missionary. They named the Church after him.

⁶⁹ Name of the congregation given after the missionary because of their hard work and support they gave to the local people. The name had to be agreed upon by the people and the chiefs in the area.

Notably, “Hofmeyr’- and Merwe’- are Afrikaner family names” (Verrstraelen-Gilhuis, 1982:47), given to honor the legendary missionaries who worked to the glory of the God in the RCZ. The congregation has grown since its opening and many evangelists and ministers have served in the congregation.

The Merwe congregation was later opened in 1922 and was named after one of the missionaries, the Revd P. van der Merwe, who was the first mission secretary of the Orange Free State. Verrstraelen-Gilhuis (1982:47) asserts that “Merwe was similarly chosen in honour of the mission secretary at home, the Revd- P. van der Merwe, who served as secretary from 1912-1925 and visited the mission work in Northern Rhodesia twice (1914 and 1920).” The naming of places according to the name of missionaries was a custom adopted by the missionaries in collaboration with the local people. Rev. Japhet Ndhlovu (2019) states: “Naming after names of missionaries was purely coincidental and not by design. Sometimes it was for easy identification of a new missionary area and other times the locals decided to honour the first missionary to work in a certain area because of their great works and impact in that area”. Hence, some mission stations were named after missionaries who served in the RCZ.

3.9.6 Tamanda and Kamoto missions

The Tamanda congregation was officially opened in the year 1924. Mission work began in the year 1912, with 1924 becoming a remarkable time because it was when the DRCM was requested to take over the Tamanda mission work. Cronje (1982:141) opines that the missionaries “started Tamanda mission in 1912.” Tamanda was a Tumbuka speaking settlement. Even though the language was foreign to the missionaries, they managed to lead the people and opened the congregation. The missionaries learned the local languages of the people and this helped them make an impact in the communities.

Further, missionary work continued to grow and expanded even to the Luangwa valley, which is very hot and covers a large area. Nevertheless, mission work expanded despite the many challenges the missionaries faced. Moreover, the “Kamoto mission was consequently started in the year 1928” (Cronje, 1982:141). Currently, the Kamoto mission has grown and it is even servicing people in the neighboring countries.

3.9.7 Katete⁷⁰ mission

From Magwero, which was the first mission area, the missionaries opened more congregations. The missionaries and the local people worked together. The Katete congregation was opened in the year 1944. The local people facilitated this mission work and the missionaries worked with them to expand the mission work. Through the partnership of missionaries with the local leadership in Zambia, the Church expanded from village to village and from province to province. Today, the work of missionaries and the local leadership has grown to all the provinces of Zambia, as indicated the maps in the appendices.

3.10. Racial segregation Policy and DRC Mission in Central Africa – Zambia - 1857

Cronje (1982:23) asserts that,

A very important decision in this regard was taken by the D.R.C Synod of 1857. Synod judged that it was according to Scripture for converts from among non-Christians to join existing D.R.C.M congregations as members, but also gave permission for separate congregations and a separate ministry for such converts. Within 24 years this decision led to the founding of a separate Church for Colords..

The decision in 1857 led to apartheid in South Africa. The challenge was that such resolution was based on Scripture. It later enhanced apartheid between White and Black people. In addition, the Synods from 1829, 1837 and 1842 followed this practice within the Dutch Reformed Church. Cronje (1982:23) adds,

The decision of the Synod remained a disputed one. During the last decade renewed criticism came from various ministers of the N.G. Sendingkerk (N.G.S.K.) and others who argued that (1) It was wrong decision, (2) Synod mentioned as motive for the decision the weakness of some, pointing to certain members of the D.R.C. who were not prepared to have joint services and joint Holy Communion with coloured believers (3) It contributed to what later became Government policy of separate (“apartheid”).

The decisions made during the Synods began to raise concerns from different ministers in the DRCM and the surrounding countries. Ministers began to understand that the decision was wrong and perpetuated apartheid in the Church. The resolutions made by different synods

⁷⁰ Katete is one historical place in RCZ history because of many synod meetings that take place there. Katete is a place where the missionaries built a school, which is now one of the leading Girls Secondary School in Zambia. The work of missionaries has continued today in terms of education.

created an atmosphere of separation among different people in South Africa. Separation of race was beginning to be felt among the people in RSA. The idea had negative consequences on the Black community. The resolution of the council enhanced apartheid. Kgatla (1989:152) assert that,

External and internal influences culminated in 1857 with the DRCM giving way to social pressure at the expense of theological principles. This led to separate Church buildings, separate congregations, and finally separate Church organizations drawn along lines of color.

In the process of allowing separate churches, it degraded to social separation among races in South Africa. As indicated above, circumstances led to social separation in South Africa, which had an influence outside. However, in all this, the DRCM did not see anything wrong in the ills, segregations, separations it created between the White and the Black people.

3.10.1 Apatheid Ideology and its challenges

Furthermore, the DRCM apartheid ideology brought a number of challenges. Kgatla (1989:365) asserts: “The political climate of the time and the social, economic, cultural and political interest of the white Afrikaner Church played a pivotal part in shaping the policy”. The DRCM Church contributed to the formulation of apartheid ideology. The Afrikaner Church positively contributed to the apartheid ideology because of the separations that started among the people of different race. They strengthened their political situation through its ideology teachings of apartheid. For this reason, the social and political issues enhanced the apartheid ideology. Kgatla adds,

The Act denied blacks the right and the opportunity to purchase land. Another consequence that was brought about by the Act was that blacks could easily be removed from white farms if they were no longer wanted there. The Act laid a firm foundation for the policy of separate development, which was later introduced when black homelands were designed. Similar Acts that followed and reinforced the dispossession of land from Africans were the Urban Areas Act (1923), the Natives and Land Trust Act (1936), the Black Administration Act No. 38 (1927) and the Group Areas Act (1950).

The act brought so many challenges to the Black community locally. However, the DRCM continued to do mission outside and locally despite the segregation policy. In all ways, Black people were disadvantaged. The policy robbed Black people of their own possession and their rights. The Black community did not have peace and safety in their own land due to the ideology of apartheid. Van der Watt, G (2010:164) argues,

Despite all the good work, this very contribution in service and witness has eventually been driven by the ideology, which became known as apartheid... The so called “daughter churches” were established with the ideal of being guided and supported by the so called “mother church” into separate, independent and indigenous churches.

The ideology of apartheid created difficulties in the mission field. Although the DRCM OFS expanded her mission within and internationally, the ideals of apartheid enhanced the process. The DRCM OFS mission policy perpetuated separations, division between White and Black people. The Black people developed inferiority complex within themselves. Kgatla (1989:153) asserts, it was

Practically impossible for Blacks to evangelize Whites in any organized way as long as White racial attitudes remain as they are. The deep-rooted traditional attitude of White superiority and White paternalism would regard any attempt by Blacks to evangelize Whites as presumptuous or arrogant.

This challenge is still strong even in our present time. The gap between White and Black people is too wide. This is all because of the ideology of apartheid. The impact of the apartheid created dependency on the White people. The Black people felt marginalized in the eyes of the Whites. They always felt dominated in all things. Additionally, the following are few challenges of the policy:

1. Displacement of local people

The mission policy not only affected separation between the Black and the White people, the DRCM policy perpetuated land replacement or displacement. The White settlers displaced many

local people in South Africa and in other countries. The owners of the land, the local people in native land lost their land. Smith (2002:7), testifies

How the policy of apartheid influenced the personal lives of the people was totally irrelevant to me. The policy of apartheid meant that the Tsonga had to leave the area and resettled in a place far away to the South that had been allocated to them; thousands of families had to leave the land where they had lived for generations. This "ethnic cleansing" didn't bother me at all and I asked no questions-about it.

The displacement of people of Tsonga was a serious work of the policy, which the Church supported. However, Smith was not bothered at all but to support the plan. Smith passionately supported the policy though it affected many people. The local people were adversely affected by the apartheid policy. They were removed from their own lands and properties. Hence the rights of the people were not adhered to.

Paradoxically, this same passionate support of the policy continued in mission foreign lands. A number of local people in mission lands lost their virgin land. Smith was working in the confines of the policy power to grab, replace, resettle, and displace locals from their own land in the understanding of development. Even though the policy enhanced development, the owners of the land lost ownership of land. Smith (2002:8) states "... apartheid meant a severe disrespect of black people. Blacks were manipulated into a blueprint by the government, without respecting their human dignity". Indeed, the government manipulated, disrespected the Black people, and robbed them of their dignity and identity. A number of missionaries' affluence increased. They developed farms, dams and other agricultural products in native land.

2. Paternalistic leadership

As indicated above, the apartheid ideology created a father to son like relationship between the RCZ and the DRCM. Groeneveld (1966:48) states: "After twenty five years of *Umwini* it was high time the content of the relationship between the RCZ and the DRCM was reformulated and renewed". The idea behind the reformulation was to get rid of paternalistic tendencies. The Church wanted a fair relationship without paternalistic codes. The RCZ demanded for non-apartheid kind of relationship.

The DRCM looked at the RCZ as a child and made sure they guided them like a child. As indicated in chapter two, paternalistic leadership is a leadership that controls other groups or people like their own child. The paternalistic tendencies negatively affected the RCZ. The DRCM mission policy not only influenced the birth of the RCZ but enhanced paternalistic styles of leadership. Verrstraelen-Gilhuis (1982:289) states: “He (Cronje) greatly regretted that missionaries were addressed as *mfumu* by the people ... It did not correspond with Jesus’ words ‘You have one Master, Christ, and the greatest among you must be your servant’ (Mathew 23:10-11)”. Cronje’s observation was right in the sense that the actions of the missionaries enhanced paternalistic characteristics among the local people. Local people addressed missionaries as chiefs or *mfumu* for respect purposes. However, this enhanced negative paternalistic lifestyles.

Furthermore, Verrstraelen-Gilhuis (1982:106) adds, “the attitude of the missionary versus the African Christians can be characterized as best as a parent-child relationship”. Verrstraelen-Gilhuis adds that the relationship between RCZ and DRCM was paternalistic in nature. Additionally,

The missionary was addressed as *mfumu* (chiefs). Their authority in matters of school and Church was accepted as was the authority of chief and headmen in other parts of life.....The teacher and evangelist had to obey the orders of the missionary-in-charge, the *mfumu wa misyoni* (Verrstraelen-Gilhuis, 1982:105).

Through this understanding, the natives followed the missionaries like gods. The natives became dependent on the missionaries for everything. The White people were considered as ‘*Mfumu*’ (Chiefs). They had authority over the Black people and they controlled them. Worsnip (1991:39) adds that,

The policy of apartheid did not envisage any equality, race mixing or integration or extension of rights to the natives. It stood for *Afrikaans baaskap*. The safety of the white race and ‘Christian civilization’ meant a guardianship of the natives by white people without natives having a say in that process. For these reasons, the mission policy and apartheid policy were two sides of the same coin.

Worsnip confirms the paternalistic nature of the DRCM mission apartheid policy. The White people were guardians to the Black community. The White people controlled the natives and the natives had no say on a number of decisions. The policy promoted separation and apartheid. The White people in all things dominated the Black people. Kgatla (1993:285) opines,

The fear of racial fusion and equality became the foundation and motivation for the formation of a mission policy. Even now the DRCM is still unable to cross its ideological boundaries unreservedly and have fellowship with other churches in South Africa, including its own "daughter" or "mission" churches, which adhere to the same confessions.

In the end, the relationship between mother and daughter Church changed. They could not relate as required. Locally and internationally, the DRCM missionaries supported the paternalistic trends. This eventually created gaps between White and Black people.

3. Dependence syndrome

The relationship between the DRCM and RCZ continued. They also continued to support the RCZ in various ways, especially JMU. Although the RCZ attained self-governance in 1966, the RCZ still depended on the DRCM for a number of financial needs. Groeneveld (1966:44) argues that “[t]he idea of self-support has not been realized at all”. The Church is still receiving financial support from various donors in order for the institutions to survive. Since the missionaries’ time, financial support came to finance different institutions of the Church. Groeneveld’s argument indicates that no matter how the Church attained her independence, the issue of self-support has been a challenge up to this day. The Church has continued to go through financial challenges.

The DRCM policy perpetuated and increased dependency behavior in the mind of the RCZ because they continued to receive financial assistance from donor communities including DRCM OFS. Groeneveld (1966:44) adds that “Self-supporting is not completely possible, as e.g. the institutions are a financial burden for the RCZ. It is not regarded as shameful that the RCZ needs some assistance for this”. To this date, the RCZ receives financial help for its institutions. This dependency syndrome is historical. The DRCM supported the Church in areas such as hospitals schools, clinics and in institutions of the Church before *Umwini*. The missionaries helped the

Church or congregations to build Church buildings and pastors houses as indicated in chapter three.

3.10.2 Sharpeville Massacre - 1960

In 1948, the Afrikaner Nationalist Party came to power. With the increasing repression of Black people in South Africa, there arose Defiance Campaigns in the 1950s. Increasingly, Black people resisted White oppression. This set a stage for the Sharpeville Massacre in 1960. In that year 21 women demonstrating against the Pass Laws were killed by the apartheid police in Sharpeville Township. Gruchy (2004:127) states that “the world wide Christian concern about apartheid grew rapidly during the sixties especially after the Sharpeville and cotesloe ecumenical agencies”. The community within and outside raised concerns about the situation in South Africa. The DRC apartheid policy continued to enhance negative reactions in South Africa and impacted negatively the relationship with the RCZ due to the support of apartheid ideology. The 1960 Sharpeville Massacre incident critically enhanced criticism against DRCM from the international community because of the apartheid support.

On March 21, an estimated 7,000 Africans gathered in front of the Sharpeville police station to protest against the restrictive pass laws. Nearly 300 police officers arrived to put an end to the peaceful protest. As they attempted to disperse the crowd, a police officer was knocked down and many in the crowd began to move forward to see what had happened. .. As the thousands of Africans tried to flee the violent scene, police continued to shoot into the crowd. Sixty-nine Africans were killed and 186 were wounded with most shot in the back. The Sharpeville Massacre awakened the international community to the horrors of apartheid. The massacre also sparked hundreds of mass protests by black South Africans, many of which were ruthlessly and violently crushed by the South African police and military.⁷¹

Likewise, the RCZ reacted to the Sharpeville Massacre incidence and for the mistreatment of the Black South Africans because of the protests against harsh laws of the apartheid. The 1960 protests resulted in a number of Black South Africans killed and injured. About Sixty-nine (69) Africans were killed and 186 were wounded with most shot in the back. This incidence resulted in a number of protestes across South Africa.

⁷¹ [https://www.sahistory.org.za/article/sharpeville-massacre-21-march-1960/accessed on/23/04/20](https://www.sahistory.org.za/article/sharpeville-massacre-21-march-1960/accessed%20on/23/04/20).

3.11. Towards *Umwini* in RCZ?

After a number of the missionary successes in Zambia, and particularly in the RCZ, the local leaders of the Church started to push for their *Umwini*. Everything started to turn around, especially after Zambia gained her independence in 1964.

3.11.1. RCZ *Umwini* - 1966

Before *Umwini* in 1966, the missionaries from DRCM OFS spoke during the Synod of 1961, encouraging the African Reformed Church [ARC] to maintain peace, harmony, and love. The spokesperson and the secretary of the missionaries, Rev. D.S. Snyman, encouraged the Synod Council on behalf of OFS not to fight or cause confusion, but to work together with the missionaries. The minutes, *Mau a msonkhano wa chisanu ndi chimodzi wa sinode wa eklesia wa chifrika wa Reformed Mu N.Rhodesia wochitika ku Madzimoyo pa tsiku la 13 June ndi masiku otsatapo*, 1961 [Synod minutes of 1961], states that:

Mlembi wa bungwe losunga misyoni, mbusa D.S.Snyman anayamika mbusa wachifrika wapatsidwa ulemu wakukhala msogoleri wa msonkhano...eklesia akhale eklesia pansi pamtanda....analimbikitsa kuti tisayambane. Nkhondo siyapakati paokhulipira koma pakati pa osakhulupira. Eklesia wa mai alira-lira kuti eklesiayu adzisunga konse-konse ndi kuzindikira udindo wace kuti adziwe kudzikaliza ndi kudzipereka ku nchito; mai safuna kuletsa ndi pang'ono ponse kukula kwa eklesia. Alakalaka kuti eklesia akhale woyenera kuchedwa Eklesia wa Kristu, akhale mcere ndi kuunika kwa dziko. (RCZ, 1961:23-24).

[The secretary who was in charge of mission, Rev. D.S. Snyman thanked the local pastor for being given a respectable position in the Council. The battle is not among the believers but among the non-believer. The Mother Church cries that the young church will manage herself, and commit herself to care for the Church in all places, the Mother Church doesn't wish for the young Church not to grow, the Mother Church wants the young Church to grow. The Mother Church wishes the Church to be the salt and light of the world].

Rev. D.S. Snyman, who was the secretary of the missionaries from OFS, spoke on behalf of the missionaries from the OFS. He encouraged the African Reformed Church⁷² [ARC] to maintain unity, even when they were given authority of leadership of the council by the OFS. He motivated the council to understand their roles, to be the light in the dark and to be the salt in the world.

Mau A 'Msonkhano wa bungwe la Sinode wocitika ku madzimoyo pa 12 May 1965, [Minutes of Synod Executive held at Madzimoyo held on 12 May 1965] asserts that:

Mbusa Snyman afotokezera kuti umwini utaperekedwa padzakhala mkhalapakati ndi msungi wa Eklesia wa amai wothandiza Eklesia wa A. R. C. Msungio adzaphunzitsa msungi wa Eklesia wa A.R.C. mpaka adziwe nchito yace, ndipo msungi wa Eklesia wa .amai adzacotsedwa, (RCZ, 1965:3).

Rev. Snyman explained that after handing over *Umwini*, a middleman, a treasurer of the Mother Church would be appointed to help A.R.C treasurer. He will teach A.R.C treasurer until he knows how to handle his work, and then the Mother Church treasure will be withdrawn.

In 1965, Rev. Snyman again explained to make sure issues related to *Umwini* were clear to the local leaders that time. This was happening before *Umwini* in 1966. The purpose was that the hand over of *Umwini* to be done in a peaceful process.

With respect to *Umwini*, Van der Merwe, 1985:32) states that “in 1964 transfer from the N.G.K.-O.V.S. to the R.C. Zambia was arranged and in Zimbabwe a transfer from the N.G.K.-Cape to the R.C. Zimbabwe (then A.R.C.) was arranged in 1977”. The plan of handing over *Umwini* was planned by DRCM in collaboration with the local leaders of the RCZ. Because of the political situation, they demanded for *Umwini* from the missionaries. The “younger leaders of the African Reformed Church strongly believed that this very year 1964 was to be a turning point in the history of their Church as well” (Verrstraelen-Gilhuis, 1982:299). The confidence of taking *Umwini* among the young ministers was growing. They influenced others to push for the *Umwini* of the Church.

⁷² African Reformed Church [ARC] was the name of the RCZ before it was changed to Reformed Church in Zambia.

“All Zambian delegates except one voted in favor of the address including the word ‘demand’. The initiative for the action was taken by Sakala and Nkhondowe, the Zambian ministers who were leading this Synod” (Verrstraelen-Gilhuis, 1982:300). They used the word *demand* because they thought the issue of *Umwini* took too long to be given. “The words ‘we demand’ were felt to be not in good taste by the white missionaries. It made them uncomfortable such that they protested vehemently and asked the Zambian delegates to the Synod to remove the word” (Dziwani, 1999:9).

Instead of a quick handover of power, the missionaries wanted the process of handing over to be done systematically. From the minutes of the African Reformed Church, Northern Rhodesia, the Synod Council, 6th Council, page 10, 13 June 1961, which guided on how this work should be done, the following was resolved:

Za njila ya kupereka nchito ya Mission M'manja mwa a chifirika tsatane-tsatane: msonkhano upangana kut pafunika poyamba a Misyoni ayambe kupereka pang'ono-pang'ono nchito mmanja a anthu Akuda ndi kuwalangiza bwino, m'mene ayenera kusintha, ya umwini wa Misyoni kuti zones zibvomerezeka ndi Boma. Ndipo pambuyo pace chuma cha Eklesia, monga akachisi ndi zina zimene zili pa umwini wa Misyoni zidzabvomerezedwa⁷³ (RCZ, 1961:10).

[The mission plans of handing over the Church to local people, in a proper and systematic way, the council agreed that there is need for the missionaries to hand over power slowly in the hands of the local people, and teaching them, guiding them in the way they should change, so everything be allowed by the government. There after, the Church resources such as church buildings and other items, which are on the list of the DRCM *umwini* should be agreed]

After the letter was submitted, the missionaries did not immediately respond, but thought that a gradual transfer of power, schools, and hospitals to the local indigenous people would be a better option. However, the local leaders thought that the missionaries did not want to give them *Umwini* as indicated in their letter. In order to encourage the young leaders of the ARC, a letter

⁷³ Minutes of the African Reformed Church, Northern Rhodesia, the Synod Council, 6th Council, page 10, 13th June 1961.

of assurance was written to the Church. A letter written by the Synod secretary, A. Banda, on 28 March 1966, addressed to all Abusa ndi Akuru Onse [addressed to all pastors and elders of A.R.C], of African Reformed Church wa mu Zambia, states that:

Monga ndinakudziwitsani kuti zonse zolinga ku Umwini tsopano zili zokonzeka.

[As I informed you that everything concerning *umwini* is now ready].

At this stage, the young leaders of the ARC were still not comfortable about the delays of the DRCM handing over *Umwini* of the Church to them. *Msonkhano wa bungwe la Sinode wocitika ku Madzimoyo pa 12 May 1965*, [Minutes of Synod Executive held at Madzimoyo held on 12 May 1965] states:

Mlembi wa Bungwe Losunga Misyoni lidabvomera kupereka Umwini kwa Eklesia wa m'dziko muno Bungwe la Sinodi wa amai lidabvomeranso kuti umwini uperekedwe kwa Eklesia wathu.

The secretary for the DRCM accepted to hand over *umwini* to the Church in Zambia.

DRCM committee also accepted that *umwini* be handed over to the local A.R.C

The DRCM committee passed through processes since the demand of *Umwini* and had decided to handover *Umwini* to the local people. Hence, the letter was written to the leaders, pastors, and elders of the Church to prepare for the handover because everything was in place. A report during annual reports of the education held in May 1965 states: “We hand over our responsibilities that is willingly taken up by the A.R.C. at their request” (OFS, 1965:3). At the request of the ARC, the DRCM OFS handed over properties. Verrstraalen-Gilhuis (1982:306) asserts that:

Government officials, chiefs, the members of the Synod, a Four-man delegation from the Free State, Church choirs and a great number of Church members. The agreed documents, *Cikalata ca Mapangano apa Umwini* (the Act of Agreement on the Ownership) and Constitution of the Synodical Administrative Committee were signed: for the African Reformed Church in Zambia by the Synod officers M.W. Khondowe, Z.J Mbewe, W.B.J Banda and W.A. Kridge, for the DRCM in the Orange Free State

by P.S.Z. Coetzee, the Chairman of the Mission Committee, and the Mission secretaries D.S. Snyman and J.M. Cronje.

The delegates from South Africa attended the meeting. This was truly the remarkable year and historical period of the Church. Minutes of 1965, 29 Sep. SAC, from the handover agreement states that:

*S. A. C. adzakhala bungwe oyendetsa nchito ya misiyoni imene D.R.C. wa m'O. F . S .
ndi A.R.C. wa m' Zambia mogwirizana pamodzi m ' Zambia, p.2⁷⁴. (OFS, 1965:2).*

S.A.C committee to oversee and collaborate works between the DRCM OFS and A.R.C in Zambia.

Notably, after councils and councils discussing *Umwini*, one of the agreements in the *Umwini* was to put up a committee called Synod Administrative Committee (SAC), which worked in collaboration with DRCM OFS. The SAC was put in place to oversee, and give administration and guidance to all the properties given to the ARC.

Minutes from "*schedule*"⁷⁵ a. *dziko limene lilembedwa pa dzina la African Reformed Church wa M' Zambia (wogwirizana ndi Dutch Reformed Church)* indicates a number of title deeds handed over to RCZ as a preparation and fulfillment of the agreement of handovers of *Umwini* to the local people. For instance, the schedule confirmed that:

*PLOT NO .2 FORT JAMESON: "Title Deeds" lace latumizidwa ndi Mbusa D.S.
Snyman ku Fort J ameson -pa 26/ 3/ 64. (OFS, 1966:2).*

The title plot No. 2. For Fort Jameson was already sent by Rev. D.S. Snyman to Fort Jameson on 26 March 1964

The DRCM fulfilled their commitment to handing over *Umwini* to the local people. They handed over the title deeds, as indicated above. *Mau a Msonkhano wa chisanu ndi chitatu wa Sinodi wa chifrika wa Reformed m'Zambia wochitika ku Kutete, kuyambira pa 14 April 1966 "Mtsogoleri alonjera alendo akumwera, Mbusa D.S Snyman, Mb. J.M. Cronje ndi Agogo P.S.Z. Coetzee amene afika kudzapereka Umwini"* (OFS, 1966). [Minutes of Synod meeting of 1966 held at

⁷⁴ Mau a 1965, 29 September, S.A.C. KBD1, C i l a m u l o, kudzakhhalako bungwe la sinode loyendetsa nchito zace ("synodical administrative committee") Lidzagwira nchitozo monga mwa cilaiiulo cotisataci:[Minutes of 1865, 29 Sep. S.A.C, from the handover agreement].

⁷⁵Details of the Schedule of handover of titles to A.R.C is indicated on appendix 19.

Katete on 14 April, the moderator welcomed visitors from South Africa: Rev. D.S. Snyman, Rev. J.M. Cronje and retired minister P. S.Z. Coetzee who came to handover *Umwini*]. During this Synod meeting, the delegates mentioned in the 14 April 1966 came to hand over *Umwini*. Therefore, the autonomy of the RCZ was accompanied by the signing of documents (*the Act of Agreement on the Ownership*⁷⁶) confirming the handover of power. It was an achievement for both parties, although the RCZ had demanded *Umwini*.

On 23 April 1966, the RCZ became autonomous. The missionaries gave the leaders their *Umwini*, which they demanded. This was a year of celebration and a historical day for the Church. It was the Independence Day for the RCZ. DRCM OFS handed over part of the wealthy amounting to: “*Chuma coperekedwa kwa A.R.C. a) Education Department £8,400, b) Cuma cosasendezeka. (1) Dziko £42, (2). Nyumba £254,455, (3). Zamkati £31, 00.9*”⁷⁷ (OFS, 1966) [wealthy given to A.R.C a) education department £8,400, b) unmovable wealthy, (1) land £42, (2) houses £254,455, (3) income £31, 00.9]. It was indeed a moment of celebrations by the local Church, but coming with huge responsibilities.

During the ceremony of the handover of *Umwini*, the local leadership also presented two gifts: “(1) Staff (*Ndodo*), (2) Axe, (*Nkhwangwa*)”⁷⁸ (OFS, 1966:10). They were given to the missionaries because they used *Ndodo* to clear the grass as they walked and an *Nkhwangwa* because it was used to cut trees in the bush as they walked. The Moderator, Rev. M.W. Nkhondowe, gave the gifts to the missionaries. The handover meant that the DRCM gave *Umwini* to the local people within a period of two years, from 1964-1966. The work done from 1899 was handed over after seventy-seven years (77) of missionary work.

3.11.2 After *Umwini* (Autonomy-Self Governance)

For this reason, the Church gained its independence in 1966 with joy and jubilation. The missionaries handed over the properties into the hands of the African leaders of the Church. The

⁷⁶ The agreement of *Umwini* which was signed during the handovers in 1966 - *Cikalata ca Mapangano apa Uwmini* – [letter of agreement for the handover of autonomy].

⁷⁷ Mau a Msonkhano wa chisanu ndi chitatu wa Sinodi wa chifrika wa Reformed m’Zambia wochitika ku Kutete, kuyambira pa 14 April, 1966.

⁷⁸ KBD1_1_11_Za maperekedwe a *Umwini*, 23 April, 1966, at Katete.

leaders' responsibilities were great and having little knowledge, they had challenges in managing the administration of the Church. The ARC leaders continued to seek help. A letter from Dr. J.M. Cronje to Mbusa M.W. Khondowe, dated 23 May 1966, confirms the continued partnership when they invited the ARC leaders to come and attend a meeting where they would explain the challenges the ARC was facing. The meeting was held on 3 August 1966⁷⁹ (OFS, 1965).

While the Church attained her independence, the African leaders did not receive much training for their new positions. The process happened too fast for the missionaries to educate the leaders on administrative affairs. Thus, "there was a strong feeling that there was some discrimination in the unwillingness of the missionaries to hand over everything to them" (Verstraelen-Gilhuis, 1982:303). The local people leaders thought that the missionaries were not willing to hand over power to them because it took too long. The feeling was too strong among the local people; thus, they wanted the handovers to be done in a hurry.

3.12. Organizing RCZ Fellowships

After *Umwini*, the Church continued to organize herself according to the guidance from the DRCM OFS. The Church inherited structures from the missionaries, which they had to run and maintain. The Church organized herself through women, men, and the youths. The following are developments of the RCZ after *Umwini*:

i. Women's Fellowship

The aftermath of *Umwini* enhanced the Women's Fellowship to organize themselves. Dziwani (1999:24) states that: "Women's fellowship (*Chigwirizano ca azimai*) began at Nsadzu, they started by gathering every Sunday early in the morning before the Sunday main worship service. These women used to meet in a wattle and daub hut to hold their meetings". The origin of the Women's Fellowship began slowly, but the numbers grew from Church to Church. Currently, the women are the biggest organized group in the RCZ.

⁷⁹ See appendix 22, KBD3_64_65, 1966 May, Invitation letter to DRCM OFS meeting.

Dziwani (1999:24) adds that “at Fort Jameson the women’s fellowship was started by Mrs. Susie Theron in 1937”. From congregation to congregation, the Women’s Fellowship expanded. The Women’s Fellowship enhanced unity among the women in the RCZ. Currently, the women are:

Playing a major role considering the fact that women are in majority. Women’s contributions to the Church can be rated as 60% women, men 30% and youths 10%....in other congregations women are running the administration of the congregations they have taken up very influential positions in the Church those of the secretary and treasurer (Dziwani, 1999:24).

In fact, the Women Fellowship has contributed to the growth of the RCZ since 1966. Their participation in the Church has influenced the other two fellowship groups (men/youths). Their contribution in leadership and in finances has influenced the development of the RCZ.

ii. Men Fellowship

The Men’s Fellowship is one of the groups that emerged after *Umwini* and is doing well. The Men’s Fellowship is learning from the Women’s Fellowship in terms of organization. The membership of the Men’s Fellowship is drawn from members of the men in the Church who are not facing discipline.

A committee organizes the Men’s Fellowship, whose supervision falls under the Church Council. From time to time, the programme of the activities of the Fellowship is formulated in consultation with, and agreed to by, the Church Council. Membership is drawn from all males who are not under discipline. However, the meetings of the Fellowship are open to all who are interested.⁸⁰

Like the Women’s Fellowship, the Men’s Fellowship has contributed to the leadership of the Church since independence in 1966. The RCZ (2013:137) Constitution BP 81 asserts that “the objective of the men’s fellowship is to help men in serving the Lord and also to bring others to the Kingdom of God (to the saving knowledge of Jesus Christ)”. The task of the Men’s

⁸⁰ http://www.scielo.org.za/scielo.php?script=sci_arttext&pid=S0259-94222011000300017/ accessed on 25/02/19.

Fellowship is to contribute to the RCZ by evangelizing to their fellow men. This has enhanced the growth of the Church since *Umwini*.

iii. Youth Fellowship

Like the Men and the Women's Fellowship, the Youth Fellowship has contributed to the growth of the RCZ. The Youth Fellowship draws its membership from all communicants' youth and catechumen. The Fellowship is under the supervision of the Church Council.⁸¹ The Fellowship is further under the guidance of the RCZ Constitution and the leadership of the Elder's Council.

Further, the RCZ Constitution, BP 83 CCAP, (2013:137) states that "the purpose is to promote and encourage Christianity amongst the youths of the Reformed Church in Zambia; teach and enable them to teach their fellow youths". The fellowship of the youth is a constitutional matter, drawing their authority from the law of the Church.

These three fellowships (women, men, and youths) are guided constitutionally. They have to report their activities to Synod. From *Umwini* in 1966, the three fellowships have contributed to the development of the RCZ.

3.13 The departure of the missionaries

In the late 1960s, Africa was going through tremendous changes, one of which concerned the question of the continued presence of the missionaries in African countries. There was a strong feeling that the time had come for Africans to take over from the missionaries. This set a context of the moratorium that would be called by John Gatu in 1970, an issue which will be elaborated on later. A letter written by Rev. W.B.J. Banda to Bloemfontein on 6 October 1965 asserted that:

Kutha kwa nchito ya Amisyoni: Anchito (Amisyoni) akafuna kucoka ku nchito ku Zambia, adzadziwitsa A.R.C. wa m'Zambia ndipo A.R.C. adzadziwitsa D.R.C. wa m'O.F.S isanafike miyezi itatu. (OFS, 1965).

The ending of missionaries in Zambia: if missionaries wanted to stop and go, they needed to inform A.R.C and then A.R.C will inform D.R.C. OFS before 3 months elapse.

⁸¹ http://www.scielo.org.za/scielo.php?script=sci_arttext&pid=S0259-94222011000300017/accessed on 25/02/19.

After that, the Church experienced many challenges when the missionaries departed to their homeland. In the ten years after *Umwini*, the number of missionaries decreased. A number of missionaries bid farewell to the Church. Minutes of the 8th Synod meeting for the Reformed Church in Zambia held at Katete, on 14 April 1966 assert that:

Abusa D.S. Snyman m'dzina la onse akumwera ananenapo mau akulailana ndi amu msonkhano wa Sinode. Ndiponso Gogo P.S.Z. Coetzee anaonjeza kunnenapo mau akulimbikitsa Eklesia wa m'dziko muno. Mbusa J.M. Cronje anayamika makamaka Mtsogoleri onse amene anathandizana pa nchito yaikuru yapa msonkhano onse amene anathandizana pa nchito yaikuru yapa msonkhano. Mtsogoleri wa Sinode anayamika a msonkhano onse cifukwa ca umodzi umene anaonetsa pa msonkhano wonse. Potsiriza anayamika cifukwa cha Mulungu pa matsogozedwe ace onse. (OFS, 1966:6).

[Rev. D.S. Snyman representing all from DRCM said few remarks in bidding farewell during Synod. Retired P.S.Z. Coetzee added remarks encouraging the Church in Zambia. Rev. J.M. Cronje thanked the Church especially to all the leaders who participated in the council. In conclusion, he thanked God for guidance in all things].

After *Umwini*, a number of missionaries departed, going back to South Africa because the RCZ had taken *Umwini* of the Church. Leading missionary such as D.S. Snyman, P.S.Z. Coetzee, J.M. Cronje, and others departed for other duties in South Africa. Zambia's political climate, as well as the Church political situation, influenced a number of missionaries to depart from Zambia to go back to their country, South Africa. The missionaries did not feel safe to stay in Zambia because of the political situation, which was volatile. The local leaders demanded the missionaries to hand over everything to the local Church. So, fear and uncertainty gripped the missionaries in Zambia. Hence, a number of missionaries decided to leave the Church in Zambia and go back to South Africa.

The missionaries provided knowledge, wisdom, and experience to the growing Church and the new leaders. They had provided health services, education, leadership, and spiritual support to the Church. Verrstraelen-Gilhuis (1982:312) confirms: "After Zambia attained her independence

in 1964 the number of missionaries quickly went down.” Thus, the leadership of the Church was firmly in the hands of the local African people.

Van der Merwe (1985:25) states: “After their countries had attained their political independence these young Reformed churches refrained from requesting missionaries from the N.G.K. for several years”. This happened for a long time, until the churches themselves again requested missionaries to come back.

3.14. African call on moratorium of missionaries

The call for independence by a number of African states was a global and continental call. From the continental perspective, the Church started to call for the missionaries exit in the early 1970s. It was in the same vain that the RCZ local leaders started to follow the same call. Thus, the moratorium call was a continental view of African churches.

It referred to the voluntary halting of foreign missionary activities, usually in certain Third World contexts where churches were well established to allow them to be independent within their own cultural contexts. The issue arose because many foreign missionaries organization and denominations successfully evangelized areas and organized churches, but continued to exist side-by-side with them and often retained control over them) (Corrie, 2007:146)

The call for the missionaries to halt their mission work and go back was a continental call, and the RCZ was in the moratorium spirit when they demanded for *Umwini*. The African churches wanted the missionaries to go in order for them to grow financially and culturally on their own and to enhance their identity as Africans. Corrie (2007:147) states that the “indigenous churches claimed that instead of assisting national churches to grow, missionaries were now retarding their growth through their paternalist and dependence, which hindered the churches from becoming self-governing, self-supporting and self-propagating”. For this reason, the African churches mobilized each other to call for a moratorium on the missionaries.

Further, in 1971 John Gatu, the then general secretary of the Presbyterian Church of the East Africa, issued the words of moratorium call. John Gatu argued and proposed that:

The time has come for the withdrawal of foreign missionaries from many parts of the third world, that the churches of the third world must be allowed to find their own identity and that the continuation of the present missionary movement is a hindrance to this selfhood of the Church (Gatu, in Sundkler, B. & Steed, 2000:1027).

The moratorium call by the African churches was all about *Umwini* (autonomy) as indicated in the RCZ. As Gatu argued, the Church needed to come out of her dependence syndrome and start to stand by herself. Further, John Gatu stated that the problem of the third world “can only be solved if all missionaries are withdrawn in order to allow a period of not less than five years for each side to rethink and formulate what is going to be their future relationship” (Gatu, in Sundkler, B. & Steed, 2000:1027). This approach critically enhanced the independence of a number of African countries, including the RCZ. The RCZ local leaders demanded *Umwini* in order to strengthen her identity as a Church in all spheres. The happenings in RCZ before and after *Umwini* were an African continental call of independence from colonial and paternalistic rule.

Lossky (1991:702-03) asserts that:

The outcome of the moratorium debate was greater recognition that the sending and receiving of personnel and funds are joint responsibilities, and those traditional relationships, structure and attitudes, which perpetuate dependency, had to change for the sake of mission and the selfhood of the churches.

The call of moratorium by the African Church leaders perpetuated selfhood, identity, independence, and healthy partnership. Both the recipient and the giver realized the importance of healthy partnership and valuing one another in missions. Subsequently, this call for moratorium benefited the process for the demand of *Umwini* in the RCZ in 1966.

It must be understood that the understanding of moratorium brought debates, because “mainline denominations combined it with rhetoric that changed missions from evangelism to political and social liberation” (Reese, 2010:56). However, the moratorium call should not be understood as a

ceasation of missionary work, but an enhancement of *Umwini*, selfhood, and identity. Wagner (1975:165) asserts that if the call for moratorium:

On missionaries facilitates the fulfillment [sic] of the Great Commission of our Lord, it should be supported by Bible believing Christians ... the reverse equally holds; if a moratorium on missionaries hinders the progress of world evangelization, it should be opposed.

Likewise, the call for moratorium by John Gatu boosted the call for independence in the RCZ. Though the demand of *Umwini* was initiated politically, the ownership of the Church was attained.

3.15. RCZ response to DRC Apartheid policy - 1989

The RCZ responded to the DRCM policy. The RCZ responded to the concerns and in the 1989, Synod meeting held at Chipata Teachers Training College from 30 August to 10 September 1989, under the theme 'Church in Development' responded to the apartheid ideology.

They wrote the statement in painful way realizing and understanding that the DRCM was a mother to the RCZ. The response and attitude of the local people was self-governance and ownership (*Umwini*). The whole idea of demanding self-governance and response against apartheid was to demand ownership in governance and financial independence. The statement reads as follows:

We as delegates to the 17th Synod of the Reformed Church in Zambia (RCZ) jointly declare that: (1) We feel compelled to address the issues of Apartheid and the DRC due to the fact that: a) This ideology, and political and economic policy denies our humanity. As such it is matter which affects our faith in the Gospel if we remain silent; b) The history of the RCZ has been determined by a mission of Apartheid; c) The RCZ has strong historical, theological and financial ties with different churches inside South Africa, with particular reference to the DRC in the Orange Free State; d) The civil war in South Africa is being fought in the whole of our region and thus adversely affects the life of our nation and the rest of our nation; e) A clear statement on our views is long overdue. (2) We confess that we have not always made our convictions on this issue abundantly clear due to our respect for the work the DRC had done in the past and continue to do. We also confess that we have, with good reasons been afraid of financial victimization.

The response of the RCZ was clear in order to indicate what they stood for. For the RCZ the apartheid ideology dehumanized people, it denied people their humanity. Thus, what affected the DRCM OFS affected the RCZ because of the partnership between them. In addition, the RCZ stated,

We categorically states: a) We have to fear the judgement of God more than the victimization of man; b) In obedience to God in Christ, we will not be silenced by money or our traditional sentiments; c) We will no longer accept conditions set over our conscience by the DRC. We declare with Christians in South Africa and the world over: a) Apartheid in whatever form or name is a sin and theological justification thereof a heresy; b) The theological justification of Apartheid in word and deed is regarded as a denial of the person and work of Christ and therefore, against the heart of the Gospel; c) No Christian of church could support or fail not to resist and abolish this ungodly ideology and policy; d) Apartheid cannot be reformed because sin cannot be reformed. We declare our solidarity and support to all South Africans who defy unjust laws and who resist the morality illegitimate government in South Africa. We pledge that we will do whatever we can to play our small role in bringing an end to this situation in South Africa. We pray that: a) God will strengthen, encourage and comfort those who actively resist Apartheid, b) God will bring just peace and true liberation to South Arica; c) God will convert those who support and justify Apartheid. (RCZ, Mau A Msonkhano wa Sinode wa chikhumi ndi chisanu ndi chiwiri, 30 August – 10 September 1989, wochitikira ku Chipata Teachers' Training College, pages 52-53).

The Church realized that the apartheid ideology was jeopardizing with their relationship, ownership and financial independence. They understood that the ideology was compromising with the theological relationship with the Church in South Africa. The RCZ depended on the DRCM in many ways especially in financial matters. This is because the RCZ had “strong historical, theological and financial ties with different churches inside South Africa, with particular reference to the DRCM in the Orange Free State” (1989:52). This strengthened their relationship. Therefore, the statement on apartheid was a courageous, bold step to defy any fears of victimization of any kind by the mother Church.

The Church stated: “The history of the RCZ has been determined by a Mission Policy of Apartheid” (1989:52). All areas of the Church, the DRCM policy guided the RCZ, i.e finances. The Church did not do things without the guidance and leadership of the DRC. The Church

acknowledged in their statement that the mission policy of the DRCM influenced the apartheid policy. Indeed, according to the Synod statement on apartheid, the DRCM influenced the RCZ with its ideology. Consequently, as time went by, the RCZ thought of speaking against the DRCM because of the apartheid inclinations in order to bring independence and *Umwini*.

The RCZ Church boldly challenged the DRCM on the subject matter. The Church stated clearly that “apartheid in whatever form or name is a sin and theological justification thereof a heresy” (1989:52, 4a). The RCZ understood apartheid as a sin and all those supporting the ideology deserves discipline. The Church responded radically against the DRCM ideology. Additionally, the RCZ stated: “Apartheid cannot be Reformed, because sin cannot be Reformed” (1989:52,4d). Theologically, Christians must not tolerate sin. Similarly, the RCZ does not allow sin. For this reason, the statement boldly called the ideology of apartheid as a sin. The RCZ deplored the DRCM’s covert and overt support and justification of apartheid. The RCZ boldly admonished the DRCM concerning the apartheid policy. They stated the following:

We deplore the DRC’s covert and overt support and justification of Apartheid. We urge the DRC, in the name of God, to: a) Turn away from this path, because of the judgement of God over those who continue to live in sin and support sin; b) Reject Apartheid in all its forms; c) Commit themselves unequivocally and visibly to resist Apartheid and participate in abolishing it in the life of the Church and society; d) Accept the forgiveness and communion extended to them in the Declaration of Vereeniging by accepting this declaration as their stand as well; e) Discipline those members who support Apartheid. We painfully declare in view of our convictions of faith stated above, that: We have no choice but to say that the present stand of the DRC on Apartheid jeopardizes our communion with them. Therefore, enter into a process of reviewing our relationship with the DRC to be decided in 1991 whether to maintain or to cut our relations, pending the stand of the General Synod of the DRC in 1990; If the DRC does not make its position and public action unequivocally clear we will have no other option but to cut our relations. The RCZ demand total “*Umwini*”, including “*Umwini*” or our minds and hearts! May God help and guide us (RCZ, Mau A Msonkhano wa Sinode wa chikhumi ndi chisanu ndi chiwiri, 30 August – 10 September 1989, wochitikira ku Chipata Teachers’ Training College, page 53).

The council encouraged the DRCM to reject the policy of apartheid and commit themselves to promoting equal rights among people. The apartheid policy was a draw back to the relationship

of the RCZ and the DRCM. For this reason, the RCZ highest council decided to challenge the DRCM on the matter. The Synod Council stated,

We have no choice but to say that the present stand of the DRCM on apartheid jeopardizes our communion with them. Therefore, we enter in to a process of reviewing our relationship with the DRCM to be decided in 1991 whether to maintain or to cut our relationship, pending the stand of the General Synod of the DRCM in 1990" (1989:53).

This was a clear sign that the issue of the apartheid policy was a thorn in the flesh of the RCZ. Hence, dealing with it in this manner was the only way to make things clear and bring sanity in the relationship. If the DRCM did not reconsider their stand on the apartheid policy, the Church was ready to cut any relations with the DRCM. The Council said: "They would have no other option but to cut our relations" (1989:53).

3.15.1 DRCM delegates - Apartheid

Further, the DRCM delegates stated that, "they had no objection to the criticism on their policy on apartheid by anyone as long as it is done in a brotherly fashion" (1989:56). The DRC OFS were open to criticism regarding apartheid issue. A number of people raised concerns on the impact of the apartheid policy to humanity.

The DRCM understood that the RCZ Church did not accept the policy of apartheid. The RCZ denied the policy of apartheid. Additionally, the synod reviewed the 1966 Deed of Agreement which states: "We in the RCZ is free to invite people from any quarter at JMTC without prior consultation with the DRC. They were agreeable to the idea of revising the 1966 Deed of Agreement between the DRCM and the RCZ. The leaders could open correspondence on all matters concerning our relations" (1989:56a, b, c, d). The Church decided to review the 1966 Deed of Agreement which restricted their operations. The Deed of Agreement did not give rights for the RCZ to decide things on their own. After reviewing the 1966 Deed of Agreement, the Church now had opportunity to invite anyone to come to JMU to lecture without consultations from DRM. The RCZ regarded the Deed of Agreement as a syndrome of apartheid which restricted them to decide freely.

Therefore, the RCZ refused any kind of DRC practice of apartheid and paternalistic behavior. The denial of the apartheid policy meant that the RCZ wanted freedom from anything that tied them to paternalism and colonialism. The RCZ stated: “The RCZ demand total ‘*Umwini*’, including ‘*Umwini*’ on our minds and hearts!” (1989:53). They demanded for ‘*Umwini*’ in 1966 and in 1989, they demanded for total ‘*Umwini*’ from their minds and hearts. The RCZ demand led to formulation of their policy and strengthening their own self-governance.

3.13 Conclusion

It has been established in this chapter that the formation and the development of the RCZ was done in collaboration with the missionaries, teachers, and local leaders, as well as local chiefs. Since this research deals with the issue of financial and partnership independence, a missiological study of the partnership relationships in the Reformed Church in Zambia (RCZ) from 1966-2016, it is therefore very important to understand that the advent of the RCZ happened under close partnership with the DRCM.

Chapter three therefore shows that the beginning of the RCZ was entirely in the hands of the DRCM and the OFS missionaries. This means that they supported the project financially. Through partnership, the Church received financial help for building hospitals, clinics, schools, churches, and many other ventures. This partnership enabled the Church to grow. The subsequent chapter shall focus on the presentation of data from interviews conducted from the selected members of the RCZ.

CHAPTER FOUR

PRESENTATION OF FINDINGS FROM THE FIELD WORK

4.1 Introduction

The previous chapter discussed the historical part of the Reformed Church in Zambia and the relationship with the Dutch Reformed Church missionaries on how they collaborated together with the young RCZ leadership in order to empower them.

4.2 Method of data collection

The purpose of this chapter is to present data on the issue of finance partnership independence of the RCZ in its relationship with DRCM and how it enhanced *Umwini*. The study involved seven groups, which are outlined below. The participants were interviewed on the state of the relationship between the DRCM and RCZ and how it affected her financial independence and *Umwini* since 1966. Furthermore, in collection and analyzing data the researcher applied the following methods:

Step 1: Data Validation: The purpose of data validation is to find out, as far as possible, whether the data collection was done as per the pre-set standards and without any bias, Step 2: Data Editing: Typically, large data sets include errors. For example, respondents may fill fields incorrectly or skip them accidentally. To make sure that there are no such errors, the researcher should conduct basic data checks, check for outliers, and edit the raw research data to identify and clear out any data points that may hamper the accuracy of the results, Step 3: Data Coding, This is one of the most important steps in data preparation. It refers to grouping and assigning values to responses from the survey⁸².

In addition, codes were used to maintain the anonymity of the participants in the research. The use of codes helps to protect the privacy of the participants and protects confidentiality. Reinharz (1992:20) argues that when conducting interviews, the use of codes “is particularly suited to female researchers for it draws on skills in the traditional female role”. The privacy of all participants must be taken care of to avoid injuring or exposing anyone, as Reinharz indicates. For this reason, codes or a code is used in this research for all of the participants.

⁸² <https://humansofdata.atlan.com/2018/09/qualitative-quantitative-data-analysis-methods/> accessed on 20/10/19.

In Table 1, twenty-one (21) participants are detailed. The participants in Table 1 are as follows: RASL – 5; SFC – 4; WRC – 1; MESA16 – 2; MESB16 – 3; and RME – 2; SRMISS – 2, YRC – 1 and CFC – 1. It must be stated that some coding is represented by one participants such as WRC, YRC and CFC. This is in order to limit the number of participants to 21 only. It should also be acknowledged that the participants' ages and marital status remain anonymous to avoid easy identification (Bless *et.al.* 2014:33). Therefore, instead of using nicknames, as proposed by Flick (2014: 393), personal details of the participants will be protected by ensuring that letters and numbers are used. For instance, RASL, SFC; WRC; MESA16; MESB16; RME; SRMISS, YRC and CFC are assigned to their data, so that their personal details remain anonymous.

The coding is illustrated in the following way: RASL as Resting, Serving Synod Leaders; SFC as Synod Finance Committee; MEA16 as Ministers, Evangelists Serving for more than 16 years in Ministry; MESB16 as Ministers, Evangelists Serving for less than 16 years in Ministry; WRC as Women Regional Committee; SRMISS as Serving and Retired Missionaries; RME as Resting Ministers and Evangelists; YRC as Youth Regional Committee; and CFC as Congregational Finance Committee. The participants were interviewed at different times and they responded freely to the questions asked. [Refer to a Glossary that is attached as Appendix 11].

The purpose of putting the past Synod leaders and retired Ministers and Evangelists in this category is because they have the history about the DRCM OFS and how things were done before and after *Umwini* in 1966. Furthermore, those in finance were included so that they can provide their financial knowledge on how the Church can enhance her *Umwini*. The women, youths, and missionaries were included so that they are able to give information from a different perspective than the Synod leadership. In this research work, I was aware that the participants gave information, which allowed their biased information. The groups and individuals expressed themselves from the same political and religious perspective because they originate from the same nation and Reformed Church in Zambia. However, economically they are influenced differently because the participants vary in what they do. Others are pastors, evangelists, elders, youths and women. Thus, this variation influenced their responses in a similar way and in a different way.

Table 1 illustrate the number and coding of participants:

Table 1: Number of Research participants

RASL	Number	SFC	Number	YRC	Number
	5		4		1
WRC	Number	MEA16	Number	SRMISS	Number
	1		2		2
MESB16	Number	RME	Number	CFC	Number
	3		2		1

The findings from the fieldwork are according to the questions shown in Appendix 2. The following findings represent the responses from the participants above. The presentation and the interpretation of data shall be done thematically in order to learn how the RCZ could enhance her *Umwini*. This is done according to different participants' responses on the questions, which were asked as attached in Appendix 2. Therefore, the presentation of data is done as indicated below:

4.3. Experiences from different groups:

4.3.1 Experiences on partnership with DRCM and RCZ affecting financial independence

In order to reveal in which ways the DRCM affected the financial independence of the RCZ, the participants responded accordingly. The relationship between DRCM and RCZ has positive, but also negative results. The participants responded on how the relationship undermined *Umwini*. Instead of strengthening *Umwini*, the Church autonomy experienced financial challenges that hindered progress on financial independence.

i. Relationship Created Dependency

The RASL1 narrated that:

From my experience, the relationship affected our financial position as a Church, from 1966. We remained so dependent on the Dutch Reformed Church Orange Free State in South Africa, and it took long for the Church in South Africa to wean us off. Such that almost every project from 1966 to somewhere around 1990 were heavily dependent on our sister Church in South Africa and that has been a burden on us

because of dependence syndrome, you know that dependency comes with a lot of negative vices of it. It raised a cadre or members who did not want to give generously because we knew there was something coming from somewhere. So this has affected us in the negative way [18/09/18, Mazabuka].

RME1 said that:

As I remember, it affected us because instead of developing our own pension scheme we dependent on OFS. [10/10/18, 10 Miles].

Likewise, RASL2 responded on the same issue as RASL1 and stated that:

I know that we developed a dependency syndrome on DRCM to fund the RCZ ministries. Before *Umwini*, we were not trained in human resource and financial management. Consequently, all financial obligations were presided over by DRCM. Thus, we demanded Umwini because we were left out from financial management. [20/09/18, Lundazi].

On the other hand, SFC1, said that:

The partnership with DRCM affected our financial independence because we developed dependency on OFS in all sectors. I felt I was not fully independent as a Church in that DRCM was providing for us as a Church in all sectors since 1966. [25/09/18, Chalala].

MESB16, 3 says that:

My experience is that since 1966 is that even if the missionaries handed the Church *Umwini* to the local people, we were still dependent on OFS. In my mind, we were still looking to the OFS for help in terms of finances. We did not know how to organize the Church administration. We did not know how to raise finances for the Church. Therefore, this affected the Church even today. [29/09/18, Chelstone].

CFC1 says that:

In life I have learnt that anybody who has received funding becomes dependent on it. When the RCZ started to receive funding from OFS, we developed dependence on OFS. As a Church we have been generating finances for our Church. My experience is

that we have not been accounting properly our finances. We developed a mentality of begging since 1966 to date. [14/10/18, Woodlands].

YRC,1 says that:

As a youth I felt that we did not have a future in the Church because we followed exactly what the missionaries did instead of us finding our own ways of sustainability. My experience as a youth is that we were so dependent on the missionaries instead of us planning our sustainability and financial independence. [24/09/18, Kafue].

RME2 narrates that:

As a retired minister, the dependence on DRCM affected our well being as a Church. The way the missionaries were running the Church led to us to be shortsighted. As ministers we became shortsighted, dependent, lack of plan for the Church, hence, we are having financial burdens. After 1966 when Zambia took over the leadership of the Church, most were us not were not trained on how to do the work [29/08/18-1/09/18, Synod, Katete Girls Secondary School].

MESB16, 1 narrated that:

From my experience and knowledge as a pastors of the RCZ, the partnership between DRCM and Reformed Church in Zambia affected the RCZ. We cannot separate RCZ from DRCM in that sense, it goes without saying that they used their own resource to be able to start their missionary work, building schools, hospitals and the first Church buildings we have, not only that even sponsoring students for ministry. Thus, I was trained to be dependent on the West and on DRCM. [01/11/18, Kanyama Community].

WRC1 asserts that:

We have grown dependent on DRCM since 1966 as RCZ. We have been looking to DRCM as a mother Church therefore bringing dependency attitude. My experience is that the dependency we are having is historical, and we have continued with to date. As women fellowship, we are now growing our independency as years go by. We are suffering today because of dependency on the donors. As a Church we can come out of this as long as we work hard together. [12/10/18, Kitwe].

SFC4 asserts that:

What I have experienced over the years is dependency on the DRC OFS. The financial challenges we are facing today is due to dependency on external partners and not investing and not building our own capacity as a Church. [15/10/18, Town Center, Lusaka].

RASL4 states that:

My experience of financial challenges we are facing is because of what I call 'dependency syndrome'. The missionaries from DRCM managed all things related to financial matters when they came to Zambia. Because of this we who are in RCZ kept on looking to the DRCM to finance even the things we could finance ourselves, that is why we have difficulties to fund things ourselves [20/06/18, Matero].

MEA16, 2 said:

As an evangelist in the Church I relate to the problems of finances in our Church because of the way power or *Umwini* was handed over to the local people in 1966. I bleed inside me to see that we are still suffering financially even after 50years since *Umwini* in 1966. Because even now some evangelists are going through financial challenges in congregations. [30/10/18, Chawama].

The past Synod leaders and others explained that the Church was affected because of what they called '*dependence syndrome*' before and after *Umwini*. The relationship between RCZ and the responses to the question above revealed that the relationship with the DRCM created this dependency syndrome because the Mother Church financed the ministries of the Church instead of teaching the RCZ how to raise finances, which can enhance her independence. They elaborate further that, before *Umwini*, not many ministers were trained in financial management.

Thus, RASL2 suggests that there was need for DRCM to teach a number of ministers on issues of financial management. In turn, this would help the Church strengthen her financial independence. Perrone (2015:196) states: "We define 'financial independence', or 'financial freedom', as a state or condition whereby an individual receives a sustainable source of income that is not reliant on paid work, and is sufficient to fund their desired life choices". Thus,

dependence hinders any organization from attaining *Umwini* on her resources. Therefore, since *Umwini*, the RCZ was independent, but still dependent on outside help, as indicated by the participants above.

In this way, the relationship enhanced a negative syndrome of dependency. The participants also said that such dependency raises members who do not want to give, but just rely on others. Schwartz (2007:31) adds that “the first characteristic of the dependency syndrome is that it is very pervasive. It not only affects churches and the support of pastors, it affects the building of Church buildings, development projects, medical projects and Church planting”. The participant’s responses resonate with what Schwartz is saying. Due to the dependency syndrome, *Umwini* has been undermined since 1966.

RASL2 said that the relationship with the DRCM created an attitude of dependency, particularly on the Mother Church (DRCM), hence affecting negatively on *Umwini*. Reese (2010:12) argues that “Christian missions in Africa reveals that missionaries failed to heed the indigenous principles advocated by Anderson and Venn, and this resulted in their work having a secularizing influence more than a spiritual one”. The DRCM relationship with RCZ was a positive approach, but it enhanced dependency.

Even after *Umwini*, dependency is still rooted in the members of the Church. Reese (2010:117) argues: “Far from ending with colonialism, dependency has become a more serious global problem in mission through the recent upsurge of amateur mission”. Dependency is still a global problem even in our time because since *Umwini*, the RCZ is still relying on donor funding, especially in her institutions. Thus, there will be need for the RCZ to take up measures to control this problem of dependency, which is historical.

ii. Relationship also enhanced *Umwini*

RASL5 narrated that:

First is that, initially, this Church has been related to the DRCM in all aspects. The DRCM were involved in providing the financial resources of the Church more especially in relation to institutions, Justo University for training, the synod office and also the pension for pastors, the old ministers who are still getting pensions from there. From my experience, this Church is becoming independent in terms of financial

dependence from DRCM. Further, over the years, we have been dependent but now we are becoming independent because we are able to pay our own ministers though with challenges. The challenge I have is that we are still depending on DRCM to finance Justo Mwale University. [02/03/17, Ndola].

In response to the above, RASL3 said that:

My knowledge is that because RCZ is a baby of the DRCM from Free State Synod, before 1966 all issues to do with money or everything was managed by the Free State Synod, we were just on the receiving end. That experience of just receiving from the mother Church led to dependency syndrome leading to financial challenges.

But when RCZ got *Umwini* in 1966, our forefathers propagated the philosophy of self-governance, self-propagating, self-sustainability of the Church, self-financing of the Church, so that principle which was adopted by the Church in 1966 has really helped us to the level where we are now. My understanding is that after 1966 we were not looking to DRCM, we started looking inwardly on how we can generate our income so that we manage the affairs of the Church [17/12/18, Merwe].

MESB16,3 states that:

As a minister, my experience from the partnership with DRCM is that it has brought sensitization, and has helped the Church to sustain herself and even develop a financial policy document [2018/10/18, Bauleni Community].

SFC4 observes that:

I have observed that the dependency syndrome of the RCZ led to financial challenges in our time because we relied so much on DRCM support. We are struggling today financially because we did not prepare ourselves adequately in handling finances transparently. This experience has trickled down to congregational leadership. [04/05/2018, Olympia, Lusaka].

SRMISS2

I remember that the relationship with DRCM brought *Umwini* to RCZ since 1966. As missionaries we gave the local Church all resources including houses, hospitals, finances and many other resources. We did not leave the Church like an orphan because we gave resources to the local leadership of the Church [20/05/19, JMU].

RASL5 explained that the RCZ has been related to the DRCM since independence. Therefore, DRCM was responsible for supporting the Church, especially in areas of education, the synod office, and pension for the pastors. He explained that over the years, the RCZ has been becoming independent in all areas, except in the area of JMU. RASL3 narrated that the RCZ is a ‘baby’ to the DRCM. After 1966, the Church did not know how to raise finances for the Church, hence creating a challenge on the *Umwini* of the Church. Later, the Church started to look inward in order to strengthen her *Umwini*.

According to Schwartz, (2007:127) “by hard work, diligent human effort, where we labor faithfully, doing the best we can-praying, working, and expecting God to bless our efforts. This represents the human effort we all put into serving the Lord”. Thus, to strengthen *Umwini*, the Church needs to work hard, as explained above. The relationship also encouraged the RCZ to work towards *Umwini* by working hard.

RASL5 revealed that the DRCM discouraged them, because the Church was on the receiving end and everything came from DRCM. The relationship affected the RCZ *Umwini* because the Church was just on the receiving end; the Church was just consuming and not producing. Now, after *Umwini*, RASL5 indicated that the RCZ is sustaining herself especially at synod office. Therefore, *Umwini* has enhanced the Three-Self formula in the RCZ.

4.3.2. Experiences on ways to become independent from donor dependency

Participants presented their views on how the Church can come out of dependency and strengthen the *Umwini* she attained in 1966. As indicated, the problem of dependency is still strong, even in our time.

i. Strengthening the *Umwini* concept through business programs

RASL1 narrated by saying that:

[Yah,] my understanding is that the RCZ is running institutions such as healthy institutions, education institutions and some other institutions. But I do not know why as a Church we are still struggling in strengthening our *Umwini*. My experience is that we are suffering to date because we are not using these institutions in a right way. For us to be independent, we need to begin to run some of these institutions on a business

plan. For instance, as a businessperson, if it comes to the hospitals whilst we attend to the masses and healthy issues of the people, there must be at least a wing or two that is on fee paying so that through that the Church can generate finances. [18/09/18, Mazabuka].

MESB16,3 says:

From my experience as an evangelist, if the Church does not engage herself in building investments that is short and long term, we will not be financially independent. We will continue to be dependent on others.

[18/10/18, Bauleni Community].

CFC3 says that:

From my experience , when the RCZ uses its resources wisely, the Church can not be at the same level. The key point is to reduce waste before we can improve what we have. My understanding is that we need people that are business minded but full of faith and the Spirit of God to lead and the qualifications for certain positions be given to professionals for the sake of accountability. From my experience we need to create certain business ventures e.g. Book Shops at our church premises that will generate more income and offer employment to the church members, run agricultural projects most especially in cash crops and aquaculture, maize and soya. As an accountant the key point once more is accountability, if that is lacking in the above suggested initiatives we will not solve anything [14/10/18, Woodlands].

MESB16,2 states that:

As a leader, I know that there is no organization that can survive without money. Money is needed for everything that we do. Church business is about going in to the world and serving God, and not only in preaching but in holistic manner. So how can we become independent? Once we realize that the Church cannot do without money? It is high time the Church started investing than depending on tithes and offerings. The problem I have is that as a congregation we have depended on offerings and tithes. If we do not invest I don't see us standing and do what we supposed to do as a congregation [29/09/18, Chelstone].

RASL3's experiences are that:

The only thing we need do to venture in to businesses. There are so many businesses which we can venture into as a Church as income generating income. From the information I have, the Church has vast pieces of land, dotted across the country, lying idle, its unutilized, if we can turn this pieces of land in to money generating ventures, I believe as a Church we will never be the same tomorrow. There are these mushrooming shopping malls all over. Why don't we lease part of these land to these companies who are constructing shopping malls, so that whatever they can do we can get a bit of some money. Like RCZ Kamwala congregation who has done it, they leased part of the land, they have a stable income and even if tomorrow people do not give tithes because of economic hardships that we are facing as a country, the Church will stand [17/12/18, Kafue].

SRMISS2 experiences on how the Church can be independent

During our time as missionaries, we encouraged the young Church to work together as ministers, love each other and to continue to keep the light of the Church. I remember that during handover ceremony of the *Umwini* to the Church, Dr Cronje encouraged the ARC to work together and keep the Church unity [20/05/19, JMU].

The Church has enough land and trained manpower, which the Church can use to develop its investments. According to RASL1, the only way the RCZ can be financially independent during her *Umwini* is by implementing business programs in her institutions. RASL1's emphasis is by taking vigorous steps such as using the land wisely and venturing in to businesses. The minister who has served more than 16 years indicates that the Church should critically focus on buying resources as investments for the RCZ. To enhance financial partnership, the RCZ is required to use the land she has for business.

Therefore, this kind of "planning and serious decision-making freed the Church to be the Church. Business projects which thrive on profit and loss were given to business people to be managed according to their expertise" (Schwartz, 2007:95). In this case, the Church must take radical steps to eradicate dependency and enhancing financial stability. Therefore, difficult and sometimes risky decisions must be undertaken in order to enhance independence.

Further, the respondent indicated that the Church must also strengthen good stewardship of what she has. As the RCZ is planning to invest using her resources, it is important to “start small and grow from there. Calculate what you can do with the available resources and ensure growth at a steady pace by continuously reinvesting” (Brits, 2015:25). One-step at a time will be the process that will lift the financial sustainability of the RCZ.

For instance, adjusting some of the hospital wards at the hospitals so that it become a fee-paying ward. Since 1966, the DRCM handed over hospitals and schools to the local Church as explained in chapter three, but RCZ is still financially handicapped. Schwartz (2007:268) states that “another way to precipitate change is to help raise awareness about the availability of local resources”. In this case, the land and the Church institutions are resources the DRCM left for us to utilize to the benefit of enhancing financial independence/*Umwini*. Even though the Church celebrated *Umwini* in 2016, the financial challenges are growing day by day.

ii. Enhance teachings on faithful giving

RASL2 states that one of the things that should be done is to:

From my experience, I have realized that we need to enhance teaching on biblical giving, create investment fund for businesses, and lease out some land on the principle of Build Operate and Transfer than selling it. This will build our finances. [20/09/18, Chipata].

The Church’s responsibility is to motivate the general membership to participate in supporting the Church’s institutions by giving. In other ways, the Church members should own their own institutions and then support them. Therefore, “we must be willing for God to test our readiness to pay the price in dollars to see that end realized” (Rowell, 2006:66). Rowell writes from his own background in the United States of America, but in our case, from our cultural, traditional, and ecclesiastic understanding there is need to motivate the members of the Church to give generously in order to strengthen self-sustainability. The members might not give dollars, but giving generously from what they have may enhance the RCZ finances.

This attitude of giving should improve among the members of the Church. However, this can only be done if pastors sensitize their members by teaching, preaching, and discussing issues of financial independence, faithful giving, and the negative effects of dependence.

Rowell (2006:67) adds: “We are only kidding ourselves if we expect extraordinary outcomes to emerge while we make excuses for not sharing more of our extravagant incomes.” If members hold hands and do not give or not share their resources, we must not expect financial independence but will instead continue in dependency. The Church’s financial independence requires biblical teaching on giving, according to RASL2.

iii. Ownership of the Church and her institutions

RASL4 adds that:

For me, first and foremost we need to do is to educate the members of the Church that we are an independent Church, that we are an independent Church with its own mandate in doing ministry, that we need to budget for all our activities and our institutions. If you remember, before the year 2000, the donors funded most of our institutions, almost 90% was coming from donor funding or 99%. If it was not DRCM, it was the Church in the Netherlands. In addition, because of that, when the donors felt the fatigue, we could not sustain most of our institutions, we closed most of the institutions. In addition, many others were totally dependent on donor funding. That is why members need to understand that this is our Church, they need to come up and begin to support the Church. That is why sensitization is important [20/06/18, Matero].

RASL5 said that:

As far as I am concerned, from the knowledge I have, Justo Mwale was an institution offering theology and we used to get money from DRCM who started the institution, but now there is diversification, there are other means of raising funds like JMU is doing, there are allowing people to pay on their own, and so there is a local initiative. The local Church is totally independent, as institution they raise their funds, through their members, others have schools, others are doing other businesses, others are selling maize, there is diversification, moving away from the concept that money should come from abroad. As a leader who has served in various positions of the

Church, JMU has diversified in order to enhance financial stability although there is a lot to be done [02/03/18, Ndola].

Equally, SFC4 says that:

As an elder in the finance committee, it is very difficult for the RCZ to be completely independent and to finance its institutions; this is because the genesis of setting up these institutions was on the premise that they were getting financial support from donors. Most RCZ members always want donor community outside Zambia to fund the institutions. That has a lot of impact of raising funds locally because the locals know that the institutions are funded by the donor community. Even if you write letters for financial help, my experience is that they do not want to contribute because they know that the institutions are funded by the financial donor community from outside, and so they should not contribute anything. [5/4/2018, Livingstone].

RME1 states that:

As a retired minister, the Church needs a lot of financial discipline. The Church needs to come up with their own pension scheme, let people contribute to it; invest the money in a real profitable venture where the money can multiply. Let it run without any interference or money being misused [10/10/18, 10 Miles].

As indicated by different participants above, it is difficult for the RCZ to become financially independent because all the institutions are supposed to be donor funded. Consequently, the local members do not feel like supporting the Church's institutions financially. Schwartz (2007:259) says "ownership means that people in the new congregation will have something to say about who pastors them, how much that one will be paid-if at all-and whether that person will hold other employment and for how long". The views of the participants suggest that the Church members should own the RCZ as their own and be able to be innovative and creative in enhancing sustainability. It also means:

Stimulating new believers to have a vision of growth that will keep the blessing within their fellowship, rather than surrendering it to older, wealthier believers who live and worship somewhere else (Schwartz, 2007:259).

The Church must continue to sensitize the members on dangers of dependence and stimulate their commitment to owning the Church as their own. This will enhance support from the local people.

iv. Towards Church investments, in relation to *Umwini*

SFC4 says that:

A person who has studied finance and investment, the Church should take the route of investing in ventures that can generate income for the Church; unfortunately, we have not reached that level. I mean compared to other Churches, for example Northmead Assemblies of God⁸³, they own the Shoprite building which is on rent, they have gone into real estates, they have businesses that are running, they have government bonds, so they have money that is coming and sustaining the Church. Why are we not taking that route? [15/10/18, Lusaka Town Center].

RME2 says that:

From my experience as a retired minister in the RCZ, the Reformed Church can only be independent if only they can actually venture into projects that will enable them raise money. That will sustain the Church. It will be most important for the Church to do that. The RCZ needs to develop projects that will be fundraising in nature for the Church to move on and not depend on donors [29/08/18-1/09/18, Synod, Katete Girls Secondary School].

SFC4 indicates that the Church should go in the process of investment in order to generate income for the Church. SFC4 has stated that the RCZ has not reached that stage yet.

Moreover, MESB16, 1 narrated that:

From the experience of a child who is still young depends on a mother's milk, but time comes when the child will not depend on the mother's milk anymore because you are grown up. From the time that we acquired our *Umwini*, what others might call Church independence, *Umwini*, we are talking about more than 50 years from 1966, to be exact we are talking of 52 years, that is a long period of time, to a large extent we must stand on our own, if not completely on our own. Even a man of 52 years is an old man who must fend for himself. So such a person must fend for themselves. As

⁸³ Northmead Assemblies of God is one of the pentecostal Church in Zambia.

someone rightly puts it, If you teach someone to fish, definitely they will stand on their own because they will learn to stand on their own [01/11/18, Kanyama].

As indicated by MESB16, 1, the Church should learn from the Mother Church on how they raised finances. MESB16, 1 indicated that a 52-year-old person is a grown up person who should sustain him- or herself and not remain dependent for years. Thus, the Church should learn from DRCM on how to invest and build sustainability in the Church. MESB16, 1 said that the Church must learn to fish; in other words, the Church must learn to raise finances in order for her to become self-supportive.

As a Church, we must create healthy partnerships and use local people and local resources in order to enhance *Umwini*. To strengthen *Umwini*, “mobilizing business people in the Church, both men and women is one of the key elements in making the transition from dependency to self-reliance” (Schwartz, 2007:217). As indicated by different participants, the Church must mobilize different skillful people and changing our mindset is the key to self-reliance.

4.3.3. Experiences on DRCM relationship creating a dependence attitude in RCZ

The relationship with the DRCM had its own consequences.

i. Experiences of dependence instead of independence/*Umwini*

MESB16, 1 added that:

No doubt it had some effect, it brought the dependency syndrome. We had a number of donors, some from Netherlands, DRCM, but immediately they pulled out the Church faced financial challenges. From my experience this created dependency. We didn't really had a plan to sustain the institutions. It really had an impact in the Church [01/11/18, Kitwe].

RME2 adds that:

[Yes] In the first place, they did ask members to contribute, the white people kept the money, no Zambian was closer to that. They did not disclose how they got the money. They did not teach Zambian people on how to manage finances; all they did was give the money to projects and other things. My understanding is that the Church dependent on the money given by the DRCM. After they left the Church was stuck,

was stranded because they could not do anything. I remember the Church had to go to Holland or South Africa to ask for money to run the Church [29/08/18-01/09/18, Katete Girls Secondary School].

SRMISS2 added

We worked in Zambia from 1989-1994. As a worker who worked in Nyanje Hospital. In my experience the financial dependence on the South African DRCM existed in the theological school.. [20/05/19, JMU].

WRC1 further says:

As women fellowship I can say that there was dependency, we grew up knowing things will be done by others. So we got used to having to be funded, and after *umwini* that dependency became a challenge. Financial capability for the RCZ became a challenge because of dependency. So to change the mindset of dependence, it will take time. There is a lot that is needed to be done because people were used to be given certain things. So, it's very difficult to build financial stability, but it is possible [12/10/18, Kitwe].

MESB16, 1 said that the financial support the RCZ received from donors enhanced its dependency attitude so much that it affected her *Umwini* to date. As indicated by MESB16, 1, SFC5 asserts that:

[Yes], I have learnt that many Christians in the Church think that financial support will come from donors. At first even myself I had in mind that help will always come from somewhere and not from ourselves. So we still depend on that as Church. From the time we became independent we still feel our source of income is tithe and offering and donors from outside [15/10/18, Town Center, Lusaka].

The partnership with DRCM enhanced dependency in the RCZ in that the Church is still depending on some external help to run her institutions. MESB16, 1, and SFC5 agreed that the dependency attitude, which is affecting the RCZ *Umwini*, is historical. The “unhealthy patterns of reliance on Western financial support that are presumed to be encouraged when missionaries readily offer support for indigenous workers, for ministry projects, or for facilities development in pioneer settings” (Rowell, 2006:14) undermines the local effort to enhance *Umwini*. The

attitude started before *Umwini* in 1966 and is rooted in most members of the Church. This has affected the Church's financial independence to date. Thus, for the Church to improve her financial independence, the mindset must change from an attitude of dependency to a self-reliant mind-set.

ii. Attitude of self-support

MESB16, 3 adds that:

As a minister, I remember that before *Umwini*, the RCZ dependent so much on DRCM on financial support, interms of salaries for pastors, mission work and in healthy. But after *Umwini*, the attitude changed for the Church, because the Church learnt that she needs to support her own programs. And of today, 90% of the Church is supporting her own programs except the institutions [18/10/18, Bauleni Community].

The partnership also enhanced the attitude of hard work and a sense of self-sustainability in the Church.

4.3.4. Experienes of partnership's influence on mission programs

i. Mission is a local mandate not missionary work

Correspondingly, MEA16, 1 indicates that:

As missionaries are long gone – we are now RCZ. We need to develop mission strategies that produce “disciples”- later on send them out to spread the gospel (RCZ apostles). We have missed the basics-discipline-infact this was the missionaries' first strategy in foreign lands. Thus, my experience is that if we strengthen the area of discipleship, the Church would spread and grow beyond the current position [04/09/18, Garden].

RME1 says that:

From my experience as a retired minister, mission should be the work of the Church and not donors. As long as donors play a key role, the local Church will not take up the challenge. Dependency has led to hindrances in doing missions and that is why we are not moving in some areas [10/10/18, 10 Miles].

In addition, SFC4 says that:

As a member of the RCZ, dependency has influenced negatively in doing mission because we are the Dutch mission work in South Africa. To an extent yes it does influence our thinking, our doing of things because that is where we got our design of doing mission work. That is why some senior ministers spoke like the missionaries, did things like the missionaries [04/05/18, Livingstone].

SFC3 adds that:

Since the Church became independent I have seen that the Church is self sustaining and we do not receive as we did before *Umwini*. I have experienced in the congregation that they are able to handle administrative matters without external support [15/10/18, Town Center Lusaka].

CFC3 also adds that:

Foreign donors have positive agendas which they are focusing on over a period and they would like to see them done by their organizations like RCZ. The only problem is that with the status of donors is that not all of them have a Christian background. So those that are more generic tend to request for criteria that us as a Church should not be identified with e.g. Homosexuality. I must mention though that we need to check on websites like Funds for NGO's, look for partners that are in line with what we believe and stand for as a Church. Let me mention that this time, let us not get donors but PARTNERS, were no one makes you do what they want but you work together [14/10/18, Woodlands].

Notably, the financial partnership between the DRCM and RCZ has a bearing, although the partnership currently has little influence. The Church should continue mission work, even if the missionaries are no longer in Zambia. With the missionaries long gone after *Umwini*, the RCZ should emphasize the task of building disciples in order to continue the work of the missionaries. The current financial partnership should not affect the Church, but the RCZ should continue missionary work. "The mission mandate of the local church is deeply rooted in Scripture. The growing acceptance by congregations that they need to take up their God-ordained responsibility leads to an acceleration in the expansion of Christianity" (Verster & Hancke, 2004:104).

All the participants above narrated that the relationship did not affect the mission work of the RCZ or that it slightly affected the RCZ mission programs. According to other participants, the DRCM's support to JMU trainings positively influences the mission work of the Church because of the training of the pastors who are involved in ministry in various places.

ii. The partnership affects mission work

Correspondingly, MESB16, 1 says:

[Yes] from my experience it has affected the Church. From my understanding we have a partnership arrangement with the Orange Free State to be more specific where they are helping, for instance; in publishing materials such as the constitution, and the like, there is an aspect of training of ministers, they help us with scholarship. But to add on that there was also one congregation, RCZ Sesheke⁸⁴, it was sponsored by the DRCM, they paid for the ministers. From my experience, this is helping us in mission work and somehow has an impact [01/11/18, Kitwe].

RME2 adds that:

As a retired minister, my understanding is that it does not influence the mission of the Reformed Church in Zambia. After all the partnership is not as strong as it was in the past. The partnership now is so mild such that the relationship is as sister churches, unlike in the past. The RCZ was like a child and the DRCM like the mother. Therefore, that actually meant that they need to finance the Church in Zambia. The relationship is no longer as before because the DRCM has pulled out of Synod office and they are only helping Justo Mwale in a very small way [19/07/18-1/09/19, Synod, Katete Girls Secondary School].

SRMISS1 stated that:

As a missionary the Dutch Reformed Church in South Africa, in Free State province, the mission secretary helped the RCZ when needs arise and to to build partnership. The DRCM helped in publishing work done by the JMU, strengthening in emotional support, strengthening the ties, the RCZ is an independent Church, and the partnership should not be from one side, just giving money. Friendship should be focused on

⁸⁴ RCZ Sesheke is one of the congregations situated in Southern Province, supported a congregation from the DRCM South Africa.

building partnership, good relationship is important than giving a cheque every month [19/12/19, Chamba Valley].

MESB16, 2 adds that:

As a clergy in the RCZ, I have experienced that it affects us because we are talking about taking the Church where we are not present, talking about mission and money is involved. So the problem is that we are waiting for others to give us resources that will enable us to go out, and do mission. Mission is affected in that way [29/09/18, Chelstone].

SRMISS2 noted:

As missionaries, we enhanced the growth of the Church by offering a number of things. One way we did as missionaries was to help train pastors, evangelists and development of man-power. This enhanced growth of the RCZ and has continued to date [20/05/19, JMU].

MESB16, 1 agrees that the partnership affect the mission work of the RCZ because the DRCM OFS still helps the RCZ in training of student at JMU. MESB16, 2 and many others attest to the fact that the relationship with the DRCM has affected the mission work of the RCZ because of the dependency syndrome, which has continued to date. Further, they argue that the continued financial support of the DRCM in training pastors at JMU is not only positive, but also affect the RCZ's Church mission focus. It is worthy to note that in both categories (I and II), the participants narrated that the relationship has either stopped affecting the mission work of the RCZ, while the others said that the partnership has continued to date. From the two responses, the relationship or partnership with DRCM has stopped to be colonialist in nature, thus allowing the RCZ to live as an independent Church.

Furthermore, what has resumed is an interdependent kind of relationship or partnership. "Interdependence is the ideal in mission, but it is often inhibited by unresolved dependence. If one party is a victim of the dependency syndrome, then attempts at interdependence are doomed to fail" (Reese, 2010:159). Therefore, the relationship may or may not affect mission work in the RCZ, because one thing has matured since *Umwini*, which is partnership or interdependence.

In this vein, it is important to strengthen healthy partnership between churches so that both treat one another as equals. Similarly, the DRCM and RCZ relationship must strengthen interdependency in order to build *Umwini* of the RCZ. According to Schwartz, (2007:233) “one that has often not had good success is a one-sided plan initiated by missionaries or donors who created the problem of dependency in the first place”.

4.3.5. Experiences on DRCM help for the RCZ before and after *Umwini* in 1966 in relation to *Umwini*

i. Partnership: Theological Training

SRMISS1 says that:

In 1899 the first missionaries came from South Africa from Magwero, the first congregation, after that the Church grew, the Church building was built, a number of churches were built. The missionaries helped to build the houses, school of the blind, orphanage, a lot of missionaries came from South Africa. As a missionary, I testify that the missionaries did so much for the RCZ. For instance, at Madzimoyo, a theological education took place. The missionaries empowered the RCZ with land, property and then later, the RCZ became independent from DRC in 1966 [19/12/19, Chamba Valley].

SRMISS2 states:

As DRC we offered trainings to the young ARC. We trained elders and deacons to take over leadership of the Church. We started trainings at Madzimoyo where the first training school was before it was shifted to JMU [20/05/19]

The views of the participants under this part indicate how DRCM and RCZ collaborated to such an extent that DRCM helped RCZ in various ways. This approach was to enhance *Umwini*, interdependence, and indigenization in the RCZ. The financial partnership relationship with DRCM has enhanced theological trainings of the clergy and Justo Mwale University and the youth's development. “The first group of candidates who were to be trained for the ordained ministry attended classes in the building that was opened by the Mission Secretary Strydom in 1946 at Madzimoyo. Madzimoyo remained a permanent place for the training of future African

ministers ...” (Sakala, 1996:22). Since 1946, partnership has continued in the area of training in the RCZ. This is one of the critical parts of RCZ/DRCM history.

Moreover, the Church is still in partnership relations with the DRCM because they are still supporting the RCZ at JMU. “During the last 10 years or so, the focus also shifted from work that the DRC FS does in Zambia, to building partnerships with the RCZ – and embarking on joint projects. Relationships, rather than projects, became the focus”⁸⁵. The relationship has continued even after *Umwini*, as indicated previously, and will continue.

ii.DRCM partnership enhanced infrastructure development/Youth, Women, Men development

MEA16, 1 narrates that the missionaries helped in:

Financial and personal assistance, procured land for agriculture and assembly of all the converts, built infrastructure for education and healthy, spreading of the Gospel and discipleship of converts, but the problem is that we have failed to maintain missionary existing infrastructure and to build our own strong financial base for our ministries. And this is painful indeed to see structures in a deplorable state after 50years of independence [04/09/18, Garden].

MEA16, 2 says that:

[Yes] I say before *Umwini* DRCM was funding all the programs. After *Umwini* only selected programs where funded at a reduced rate [30/10/18, Chawama].

MESB16, 3 states that:

The DRCM helped the Church in many ways: in building schools, building hospitals and do mission work, and the training of students. There is support of training students and lectures at JMU even now. To date I see buildings built by missionaries at Madzimoyo training center and at Katete Secondary school. [18/10/18, Bauleni].

MESB16, 2 says that:

As a senior minister, I worked with the missionaries and testify on what they did for the RCZ. In fact, before *Umwini* they helped the Church because everything was

⁸⁵ [Gideon van der Watt <missio@ngkvs.co.za>](mailto:Gideon.van.der.Watt@ngkvs.co.za) <https://mail.yahoo.com/neo/launch?.src=ym&reason=myc#31/05/19>.

dependent on them. You know the missionaries were pushing everything. They helped the Church to grow; they took the Church where the Church was not present. In addition, when it came to resources, they were able to provide resources; they helped the Church in that manner. We solely dependent on them after *Umwini*. The help is there but it is not the way it was. Therefore, the way the help is coming is limited because it is controlled. For now, what DRCM is offering now is that they talk about us coming up with partnership with them[29/09/18, Chelstone].

SFC3 narrated that:

As a member of the RCZ and member in congregation finance committees, I know that the DRCM has helped the RCZ before *Umwini* by supporting through funding and running of Church, by providing missionaries and after *Umwini* there is minimal financial support [28/10/18, Olympia].

SFC4 asserts that:

Yes, before 1966 all administration was under DRCM. But after *Umwini* the Reformed Church took over the administration in all the aspects of the RCZ including mission work were in the hands of the RCZ. Even if DRCM continued to support the RCZ including women, youths, Justo Mwale Theological training, Lay training, the support was minimal. DRCM supported every aspect of the RCZ including hospitals, and they contributed financial support, until close to 2000 when the Church showed commitment [5/04/18, Olympia].

SFC2 adds that:

They played a critical role in supporting the Church, interms of the hospitals which we have, supporting our ministers, because I know that there are few ministers whose retirement is supposed to come from South Africa. I have an experience on this because DRCM supported our ministers, they paid our students, supported the mission hospitals. So this was great support from our partners [15/10/18, Town Center, Lusaka].

In addition, MESB16, 1 says:

As I said earlier on, we cannot talk about RCZ without talking about DRCM, because they are the ones who sent us the first missionaries to establish the Church in Zambia. They played a very big role, even after that when we talk about the property the

Church has today, the farms, institutions, they were acquired during that time of missionaries. We have strong connection in that sense [1/11/18, Kitwe].

SRMISS2 states:

As DRC we managed to build houses for the ministers, we built Church buildings, we established the Church to grow before *Umwini*. As missionaries we are proud because of what we did for the RCZ [20/05/19, JMU].

The DRCM helped the RCZ in building infrastructures, schools, and hospitals before *Umwini*. Notably, in the interviews, SFC2 and SFC4 indicated that the DRCM helped the Church in managing schools, hospitals, and other mission projects.

Schools were opened in many villages and people, both young and old, were taught how to read and write. Those who showed promise were selected and sent to a school at the mission station where they received further training for one or two years. After receiving further training they were sent back to village schools as agents of the mission church for education and evangelists (Sakala, 1996:9).

The DRCM helped the RCZ in acquiring land for various things in the Church and building schools and other institutions of the Church. Currently, the RCZ has land in Eastern Province because of the DRCM. MEA16, 1 and MESB16, 3 said the DRCM helped in person and collectively in acquiring land for the RCZ. MEA16, 1 said they “procured land for agriculture and assembly of all the converts” in different places of the country. The Church is using these lands even today for various purposes.

The RCZ was dependent on the DRCM for mission work before *Umwini* until after 1966. The DRCM helped the RCZ by bringing the Gospel to the communities of Zambia. The Church needs to value the teaching from *Katekesima*⁸⁶ (catechumen book), which encourages that everyone participates in mission work. Katekesima (1965:76) number 37, raises the question: “Ambuye afuna kuti anthu a m’Ekleisia wake azikhala otani?” (What kind of people does God wants in His Church?). The fourth answer to this question says, “Nabukitse mbiri ya Yesu” (To

⁸⁶ Katekesima is a chewa word for catechumen book used to teach all those who repent and are confirmed awaiting baptism and sacraments.

preach about Jesus). This is a task for every Christian in the Church. Therefore, every Christian has the responsibility to enhance mission work in the Church. They helped in building stewards in the Church who would continue preaching the Word of God.

The relationship with the DRCM enabled the RCZ to have trained human development. A number of workers were trained by the DRCM. The DRCM did not only focus on the ministers of the Word and sacraments, but they trained even the lay people in the Church. CFC4 asserted that the DRCM helped in developing the human capital of the Church. This was done through the Lay Training School at Madzimoyo. Elders, deacons, youths, women, and men were trained through the Lay Training School.

4.3.6. Experiences on continued partnership with the DRCM and RCZ after *Umwini* in 1966?

Participants narrated on whether the relationship between DRCM and RCZ has continued to date in relation to *Umwini*, relationship, independence, and partnership.

i. Partnership as equals

MEA16, 1 says that:

From my knowledge the relationship has continued but at a slow pace. The reasons are clear: the Church in the West and Europe even South Africa are not as strong as they were before, they are dwindling financially [04/09/18, Garden].

MESB16, 3 adds that:

From my experience the relationship has continued but after some time it reduced. DRCM slowly started cutting the support, today there is only 30% support remaining. I have seen missionaries coming in our Synod functions such as Synods indicating that the relationship has continued but not as it was before 1966 [18/10/18, Bauleni].

RME1 also states that:

I know that the relationship has continued to a lesser degree. This has been a blessing to the local Church as it has learnt to stand on its own. During our time, we used to receive a lot of help from the missionaries, but now the help has reduced greatly [10/10/18, 10 Miles].

RME2 states that:

My experience as a retired minister is that it is not as strong as it was, the relationship has continued but not with the Church, but with the institution like Justo Mwale University. So that is where the support is going to. [29/07/18-1/08/19, Katete Girls Secondary School].

MESB16, 3 adds that:

As a young minister in the RCZ, partnership and finance wise, it has continued but it's not the way it was in the past. This is so because each congregation now looks for their own money. As a minister of a congregation, we remit 10% to Synod office. So DRC have continued to help, but us [RCZ], we are not solely depending on them [29/09/18, Chelstone].

Further, MESB16, 1 says that:

To the best of my knowledge, it is not so much. It was there but as I mentioned it's like a child weaned from the mother. So it has kept reducing over time, because those ministers who started ministry years back, they used to get gratuity from the mother Church as we used to call it. It was a form of financial partnership, but it is no longer applicable to the current ministers, like ourselves. They have continued to help us print documents, like the constitution, but not really direct funding compared to what they used to do except some specific project which most of the times are started with them. [01/11/18, Kanyama Community].

MESB16, 1 says that the partnership with DRCM and RCZ has reduced over the years. He said that the financial partnership enabled the DRCM to help the senior ministers in terms of pensions, but the current ministers are not paid from DRCM. The Church has struggled since 1966 on the issue of pension. RCZ 2018 Synod Council conference discussed and resolved the proposed retirement formula just to find ways of improving the problem of pensions for the workers in the Church. Synod Council resolved the following: "15 years and above: 2 months' basic salary x number of years served x 20%. Example: basic salary K5, 828, number of years served, 30, K5, 828 x 2 x 30 years x 40% = K139, 875.00" (RCZ, 2018:29). For the Church to enhance her *Umwini*, she requires to strengthen her pension scheme plans. "It is important for employers to know where the funding liability rests. In order to establish this it is necessary to

look to the rules of the fund. Each fund has its own set of rules binding on employees, employers and the fund itself” (Mackenzie, 2014:16).

However, the reduction has also enhanced interdependence of relationships instead of solely depending on DRCM. The relationship has continued not in terms of mother-child relationships, but now as sister relationships, who would sit around the table to discuss and agree together. According to Gupta (2006:209), “while colonialism often did lead to cultures of dependency, separation is not of God! The Church is the Lord’s, and the God of the Bible made the Church interdependent, connected in all its parts”. Thus, the financial support might have reduced from 1966, but the relationship has continued based on interdependence, unity, freedom, and love, healthy partnership in order to enhance *Umwini*.

4.3.7. Experiences on financial challenges the RCZ experiences and how they affected the RCZ since 1966. What are the causes of these financial challenges experienced by the DRCM today?

The participants also narrated on the challenges the RCZ experienced and how they have affected the RCZ *Umwini* since 1966.

i. Umwini and Church: Its challenges

RASL1 narrated that:

There are a number of them; these have come at different times. I will cite two examples. Number one has to do with the time when donor funding was reduced by the Church in the Netherlands, the protestant Church in the Netherlands and the Church in DRCM affected the healthy institutions. We had to come up with stop guard measures, just to see that the institutions are running, otherwise we could have lost these institutions to the government. But locally we had to look for some means, and the people in the Church had understood. It is our pride, because the DRC and the Netherlands had provided vehicles to the doctors, and when they withdraw the RCZ continued to move forward [18/09/18, Mazabuka].

Moreover, RASL2 indicates that:

As a leader of the RCZ, we have experienced lack of funds to run the Church and its ministries due to poor spiritual lives that resulted to poor giving. Right now a number of ministers are not well paid resulting to suffering. We have lack of investments due to ill-prepared leadership that led to mismanagement of the available resources [20/09/18, Lundazi].

MESB16, 3 added by saying that:

From my understanding and experience as a leader in the RCZ, the causes of the financial challenges we are experiencing today is because of lack of investments, rushing for *Umwini*, which led to loss of some properties, which would have helped the Church today. The failure of implementing some resolutions that the Church usually resolve that would help the Church to go forward raised a number of challenges, there is also mismanagement or misappropriation of funds by those given the mandate to handle the Church finance [18/10/18, Bauleni].

MESB16, 2 adds that:

Like I alluded, earlier that organization cannot survive without money, there are Churches that have just come up and they have grown because they still have support from outside in terms of finances and resources. That helps them to go out and plant Churches. We have seen Churches that had no presence in some parts of Zambia but today they have their presence everywhere. It is because of the financial support. We have existed for for more than 100years and I believe we were supposed to be present everywhere and to be financially sound. However, due to financial challenges the RCZ is facing now, we have challenges to train our own ministers and do other programs[29/09/18, Chelstone].

RME1 says that:

From my experiences as a retired minister, it is unfortunate that the mission stations, churches, schools, hospitals the missionaries built for us have collapsed after 1966 [10/10/18, 10 Miles].

After *Umwini* in 1966, RME1 indicates that the RCZ's financial base collapsed. The Church has been experiencing financial challenges. RME2 states that:

These financial challenges have affected the RCZ because we are one of the big churches in Zambia, but we are not financially stable, we are stagnant. We are struggling, even the report from adoption committee⁸⁷ indicate that we are failing to just sponsor or send more students to train at JMU. For simple reason because we do not have money, a big Church like the RCZ cannot sponsor only five students to our University [29/08/19-1/09/18, Synod, Katete].

SFC1 indicates that:

As a congregation financial committee member, I have seen how the financial challenges have affected the Church in that the Church failed to meet its financial obligations of maintaining schools and hospitals. Failure to meet administrative costs such as paying of salaries and wages as well as failure to meet statutory obligations required by the local laws have continued to date [25/09/18, Chalala Community].

WRC1 says that:

From what I have seen, the RCZ financial challenges have affected the RCZ from the time the Church got *Umwini*. We are affected in terms of taking care of the ministers of the word, paying retirement packages. The RCZ is doing everything on her own and it is not easy, but up to now there is no clear policy of the financial backup that that ministers are getting. We have a challenge because even when we look at the stipends of workers in the Church, others are getting more and others are getting less. These differences in the way the ministers of the word and other leaders in the Church are being sustained financially is not stable, it has been a challenge since 1966 [12/10/18, Kitwe].

RASL4 adds that:

From my experience, there are a number of challenges I can recite, 1. The payment of the ministers themselves, we have dependent completely on the congregations paying the pastor. In other ways, the congregations is paying pastors on behalf of Synod, and that has raised some problems, in that other congregations are not able to pay the prescribed amount of the money to the servant of God. And we have this discrepancy where by people of the same qualifications of the same years of service, the other one

⁸⁷ The adoption committee is one committee that raises funds for adopting students at JMU.

is getting more money than the other one, the other doesn't even get even half of the other one, for me this is a challenge 2. We have not invested in to real estate, the same houses the missionaries left for us are the same houses, which we have, and some of them are in the dilapidated state, and surely, we have a challenge. 3. For instance we cannot even build a house, apart from the JMU who have built houses. But am looking for a time when we can go beyond this challenge. Whereby we can pay our own pastors from the central account, where we can build hotels, we can build houses for the Church as an income generating [IG] program, because of the challenge we cannot do that, and that has also affected our own ministries of the Church [20/06/18, Matero].

RASL5 states that:

As a leader in the Church, the major challenge of course is financial in nature and that is supporting institutions, we run 2 hospitals, 19 schools, 1 University, and there about 2 training institutions. From my experience this has been the main challenge to support the Church operations. So the challenge is the institution, in that local people do not support the local institutions because of the mentality, but gradually its changing. The members have being saying that the people who started the institutions should support them, but people now understand that this is an indigenous responsibility. The second challenge is the issue of capacity development, in terms of leadership development. The Church requires to train local members for the development of the Church. [02/03/17 Ndola].

RASL3 says that:

I have experienced so many challenges, financial challenges are so many, and they continue to haunt us, we are unable to do what we are supposed to do, fully as a Church. For example, some departments need full support, like the department of the witnessing desk. The witnessing desk can do much better if they are given the capacity, in terms of funding, so that they can go out to witness to those souls who are yearning to hear the gospel. But because we have limited resources, we cannot share with them, it cannot go out. They have no vehicles, they have no instruments to use to do evangelism or to hold crusades, so we are being hampered financially to do some of the these things, because of limited sources of funding which can manage few things and not at a larger scale [17/12/18, Matero].

Moreover, SFC4 says that:

From my understanding as a financial committee member, we needed to change our mindset that we are owners of the Church, so that we need to finance most of the works of the RCZ. This has affected Church growth, and the Church should have grown if it did not depend on the donor for Church growth. From what I see in the Church our mindset has not changed to the point that we understand that the RCZ is in our hands [5/04/2018, Olympia].

SFC3 asserts that:

From my experience because of the over dependence on DRCM, when we took over or we decided to be on our own, there was less in terms of resources that the Church had. We know that depending on someone for many years and suddenly you become independent created challenges for the Church. We had challenges supporting our own Synod, because of cutting down most of these monies coming from partners [15/10/18, Town Center Lusaka].

Moreover, MESB16, 1 says that:

My experience is that the RCZ has really benefited from the financial challenges, because it has made us to think hard in finding ways of growing the Church from local resources. We have done fairly well, in growing the Church from the time the missionaries left us. If we look at the number of congregations, which were there, and the number of the congregations which we have now, we can see growth in the RCZ [01/11/18, Kitwe].

MESB16, 1 says that the RCZ has learnt from the financial challenges she is experiencing today. She has learnt to think about how she can sustain herself and enhance mission work. Further, a probing question was asked: ‘What are the causes of these financial challenges?’ MESB16, 1 added that the:

Financial challenges the RCZ is experiencing today, they might be a number of them. It might be something to do with Church governance system, as much as we are following Presbyterian kind of Church leadership, in practice, in my view we are operating like Congregationalist, especially when it comes to financial issues. For

example, at Synod office, they might be struggling to raise money, which a congregation has but it can not faithfully support the Synod office. It is because some congregation is running as Congregationalist, autonomous from the Synod office. RCZ has money but the head office has nothing [01/11/18, Kitwe].

The narration of all participants revealed that these challenges led to budget challenges in theological training at Justo Mwale University and financial challenges in the schools and hospitals that were established by the missionaries.

Although theological education has greatly improved at Justo Mwale Theological College, the institution is still experiencing two major problems. The first is the problem of heavy financial dependence on outside sponsors. It makes planning for the future extremely difficult. The college cannot project what it wishes to achieve each year with certainty (Sakala, 1996:118).

The challenges undermined the *Umwini* of RCZ because it was now difficult to run all the institutions of the Church. The DRCM had provided vehicles, finances, and trained personnel to work in schools and hospitals, so these challenges raised difficulties in the administration of these institutions of the Church.

However, these challenges enabled the local leadership to encourage the local members to take responsibility in supporting the institutions of the Church. The Church has struggled to support these institutions, however, and for this reason, the administration of these institutions is a challenge. RASL2 reveals that the RCZ has no sufficient funds generated locally and this has led to financial challenges since 1966. It follows that this has come about because of a lack of knowledge on stewardship and financial management. “Unfortunately, the maintenance of low standards in pastoral training is, in the long-term, detrimental to the Church in Africa. As the wider community becomes more educated, the lags behind, with the risk of rendering itself socially and practically irrelevant” (Mugambi, 2003:137). The argument by Mugambi could be exactly what happened when the missionaries trained the local leaders who took over leadership. It is critical even today to consider training leaders in stewardship and financial literacy, so that they can cope with the changing world.

Moreover, the RCZ is having problems in sustaining ministers' salary. Currently, although there is one salary scale, many ministers do not receive the salary scale due to financial challenges. Although the Church is independent (*Umwini*), she has failed to run her mission programs, except with challenges.

MESB16, 1 added that the Church is experiencing governance challenges because a number of congregations are run as Congregationalist. This has hindered the financial stability of the Church because some congregations do not contribute towards the running of the Church. MESB16, 1 cited an incident in 2018 which affected Zambia, an issue of cholera. Most of the communities were barred from meeting and even Church meetings were stopped due to cholera. A Church that depends just on tithes and offerings, would then run into financial challenges if church services were stopped for two months or more. *Umwini* ushered the RCZ into financial independence but it has not been realized due to these perpetual financial challenges.

4.3.8. Experiences of financial challenges linked to the partnership between RCZ and DRCM.

i. Challenges are Historical

RASL1 states that:

My experience is that the partnership has really contributed to financial challenges of the Church. Due to the donor dependence experienced by the Church, somehow eats us up because huge amounts came from our partners. So when they decided to withdraw, or reduce the funding we could see how huge the gap was for us. These challenges are very much linked to our dependency too [18/09/18 Mazabuka].

RASL5 indicates that:

[Yes] it is linked to the partnership especially the Church institutions. This is so because they left abruptly, they did not prepare the leaders who came in. They (local people) did not know where the money running Justo Mwale was coming from. So immediately when the missionaries started pulling out, the local leaders were stranded, that is the challenge, there was no enough preparations for leaders [02/03/17, Ndola].

CFC1 asserts that:

From my experience, the challenge falls mainly to RCZ leadership for not doing a survey. If a survey was done much earlier that would have allowed them to listen to the voice of the people. I remember there was a problem in the early Church (Acts) where certain widows felt left out in the sharing of resources. What helped the disciples was their listening ear, they heard the complaint of the people, hence the problem was sorted. Similarly, from my understanding, the leaders must understand the problem of the Church and work together to solve them [14/10/18, Woodlands].

RME2 says that:

For now, the Church has grown. There is no way we can look to the Dutch people and say that that the Dutch people brought the problem. We are now 50years. We cannot still be crying babies and say the European; White people did not do well. From my experience, it is our inability; we are able to think beyond what we can. If we can think beyond... we have the capacity. If anything, we are one of the Churches in Zambia with high-trained ministers; most of our members are in high-level jobs in government and private sector. We should have planned in such a way that we get out of this stricken poverty, and move on and bring many projects but we are not doing that. So we cannot blame the missionaries, we must blame ourselves for inability to think beyond [29/08/19-1/08/19, Synod, Katete Girls Secondary School].

In addition, SFC1 also asserts that:

[Yes], the Church depended on funds from the partners, hence neglecting the issue of coming up with self-sustainable ways of managing and improving its financial position [25/09/18, Chalala].

From those managing finances at Synod level, the relationship with DRCM has enhanced this dependence and financial challenges in the Church because in the process the Church forgot to put up sustainable plans. MEA16, 1 adds that:

From what I have experienced, the demand was excellent, our prognosis was short sighted – we needed to already have plans in place or steps after *Umwini* – i.e. plans to maintain our infrastructure (schools, hospitals) [04/09/18, Garden].

Further, SFC4 said that:

Yes because the fact that DRCM was supporting the Church in the early years, the missionaries would come and even give second hand clothes like in Sesheke. So the people thought the Church was a place they would get things apart of the Word of God. This affected the fundraising strategies of RCZ Church, because members felt why should we ask or give tithes now when the missionaries were giving us. Some members have this mentality of receiving from DRCM and not contributing anything [4/5/2018, Olympia].

According to Reese (2010:3), “historically, American missionary attitudes and policies contributed to the dependency syndrome as much as European attitudes and policies”. We can connect these challenges to this one and that one, but generally, dependency is a historical attitude. Thus, the participants classified the challenges the Church is experiencing today as a historical problem. RASL1 confirms that the challenges experienced today by the RCZ are linked to the partnership she had with the DRCM. When the DRCM left the Church after 1966, huge gaps were experienced in terms of financial matters because DRCM used to manage the administration and financial matters.

This is because the DRCM left abruptly without adequately training the incoming leadership. For this reason, it is important to know that “the secret to helping a local Church is to make a peaceful transition, as a missionary, is not to take-or even feel-ownership of local projects” (Schwartz, 2007:88). The challenges are linked in the manner the transition process was done. DRCM left without adequately training the local people in financial management. RASL6 says that “they left abruptly” and there was “no preparation”. MEA16, 1 said that *Umwini* was an excellent idea, but that it was done without proper planning by the local people. The Church did not count the cost of *Umwini* before they demanded it. As a result, the Church has suffered financial challenges even today because the leaders were not prepared to handle the huge responsibilities they were faced with.

RME2 said: “We are now 50 years. We cannot still be crying babies and say the European, White people did not do well. We cannot say that. It is our inability...” It is true:

We cannot let the past control us to the point where we become embittered about the Church or mission, and especially the Christian faith. If that is allowed to happen, it is

a victory for Satan and healthy positive change will most likely not occur (Schwartz, 2007:91).

Like RME2, Schwartz says we cannot always complain, cry about the past, and blame others for the problems we are experiencing. The RCZ has existed for more than 50 years; the missionaries left in 1966, so there is need to develop a positive change and move forward.

ii. Financial challenges are locally enhanced

RASL4 narrates that:

As a leader my experience is that having lived an independent Church since 1966, it will be very naïve and very unfair for us to continue looking back and continue to accuse the missionaries for the present situation. For me at this point, I would say we are a Church, an independent Church. Since 1966 to date, should we continue to blame our partnership with the DRCM? If we continue to do that then we are not doing justice. We have to blame ourselves for the condition in which are in [20/6/18, Matero].

RASL3 asserts that:

As a leader, I wouldn't say it is linked to the partnership but some of the challenges are more local. The Zambian economy is biting us because of the way government plays with the economic game. The issue of the dollar, escalation of the dollar against the kwacha affects us as well in the Church. From my experiences, the local economy and RCZ challenges have enhanced these challenges [17/12/18, Matero].

Contrary to others, RASL3 has indicated that the challenges today are not linked to the partnership with the DRCM. Like RASL4, RASL3 states that we can continue to blame the DRCM for the current situation of the RCZ, but we should blame ourselves for the current situation of the Church. More than 50 years has passed since *Umwini* was handed over; should we still blame DRCM? RASL5 emphasized the Church today is to blame for the financial challenges we are facing.

However, RASL3 also narrates that the challenges we are facing is because of our poor management of what the DRCM left and handed over during *Umwini* in 1966. In this case,

RASL3 argues that we must not just blame DRCM, but also blame the local people for the poor management of finances. In this vein, instead of just blaming the relationship between RCZ and DRCM, there is need to accept that these challenges are also locally caused. From this, it is important to realize that it is not time to blame each other, but to do “serious planning ahead of time which is evident in Nehemiah chapters 1-4” (Schwartz, 2007:95). RASL4 said that the financial challenges experienced by the RCZ cannot be connected or linked to the DRCM, but it is linked to the Zambian economic problem. The problem the Church is experiencing is linked to the performance of the dollar in Zambia.

Like RASL2, RASL4, said that the financial challenges are not enhanced due to the relationship with the DRCM. However, the financial challenges are linked to the top administration of the RCZ. The leadership of the Church is the key to the financial independence of the RCZ because they implement the laws that can enhance *Umwini* and sustainability. The problem of most organizations in having successful programs “is what might be best be termed ‘short-sighted leadership’” (Schuller, 1986:268). In order to enhance financial and partnership independence, there will be need for the Church to strengthen her visionary and action-oriented leadership. As indicated by the participants above, the RCZ should continue building action-oriented and farsighted leaders so that the Church’s stewardship is enhanced and maintained.

4.3.9. Experiences on ways the demand for *Umwini* from DRCM affected the RCZ’s efforts to realize *Umwini*. (Did the demand for *Umwini* contribute to the financial challenges the RCZ is experiencing?)

On the issue above, the participants indicated something on the issue of the demand for *Umwini* in relation to financial autonomy.

i. Demand for *Umwini* enhanced negative and positive results

RASL1’s view was that:

[Well], from the experience as a leader, the demand for *Umwini* may be in two fold, it may be in the positive and negative, but I want to look at how the realization of *Umwini* in a positive way. The impact on the Church was positive. I imagine that if we had allowed our partners continue to guide us up to this time, we were going to be a small church because they would dictate to us which Congregation to support and

which institution to support. But after *Umwini*, the Church spread her wings and we are all over because we got our *Umwini*. We are called the Reformed Church in Zambia and not the Reformed Church of Zambia. Therefore, we are spreading our wings in Zambia. We are spreading our presence now in all 10 provinces in Zambia. So *Umwini* has given us a positive side and it has brought creativity in the Church. [18/09/18, Mazabuka].

RME1 says:

As a retired minister, I experienced the demand of *Umwini*. Yes, it did but with or without *Umwini* demand, the crisis was going to come eventually. After Apartheid, the DRCM lost government support and they were not financially supported. Due to its support for apartheid, it lost credibility and lost a lot of Church membership. So, it became financially weak and was still not going to continue funding the RCZ. Even churches in Malawi, Zimbabwe, and Nigeria that did not demand *Umwini* at the end suffered [10/10/18, 10 Miles].

In addition, RASL2 said that:

For me as a leader I saw that the demand was done at a time when the Zambians were not prepared enough to run their own affairs successfully [20/09/18, Youth Chipata].

MESB16, 2 says that:

As a young minister, the stories that we hear and the books we read convinces me that it has affected us. It is because some of the things, which were done caused the Church to lose so many resources. We lost some buildings which belonged to the Church, and some businesses which belonged to the Church. So the way *Umwini* was done made the Church loose so much. If it was done in a proper manner the Church would have been stable. The Church had businesses that belonged to the Church, and if these businesses were handed to the Church, I believe today the Church could have been ok financially. We could not have dependent on the members of the Church on tithes and offerings to support programs of the Church. But because of the way it was done, a lot was lost [29/09/18, Chelstone].

RASL4 asserts that:

From my understanding as a leader, the demand for *Umwini* was done in haste. If we had waited, allow our people to be trained and to be educated. *Umwini* would have been done in a proper manner. Am sure we could have a very good transition from the missionary to the local leaders. But because we were so quick to demand *Umwini*, we never thought of how we would manage finances. We never thought of how we were going to manage the investment the missionaries were managing. If we were not in haste in demanding *Umwini*, we could have done better and save properties of the Church [20/06/18, Matero].

RME2 states that:

Yes, as retired ministers I agree that the demand did harm to our Church because when the missionaries left Zambia, they left the Church in the hands of people who were not trained. I remember from my experience, the local people did not know how to raise money, people did not how to plan or make a business plan for the Church to move on. So that contributed a lot to the financial challenges of the RCZ [29/08/19-1/09/18, Synod, Katete Girls Secondary School].

A follow up question was: ‘If *Umwini* did not take place, would the Church experience the financial challenges today?’

No, from my knowledge *Umwini* needed to take place but not the way it took place. It was a sudden thing. At least it would have happened in a gradual way. We needed to graduate in a gradual way. We should have allowed missionaries to train the leaders in all areas. They should have showed the leaders how the Church should run, and that was going to work out very well for the Church. A sudden departure and sudden handover to inexperienced leadership led the Church in financial challenges. When the issues of demand was announced in the Church, the missionaries started to leave the Church, going back to their country. May be only one missionary remained after 10years, (29/08/18-1/08/19, Synod, Katete Girls Secondary School).

RASL5 adds that:

From my experience, the *Umwini* was abrupt. The missionaries had pressure from the local people because they want to be independent. So in 1964 Zambia had become independent and most of our prominent leaders that time in the Church, elders were

current politicians, like Mr. Grey Zulu, and others who worked in the government. They pressurized the missionaries that they need *Umwini*. So the missionaries said, “let us give them”, without proper handovers. So people just left because it was like a demand. The missionaries had already started the process of handover to local people, but the local people did not realize the plan of the missionaries. The demand was like a fight for independence [02/03/17, Chunga].

WRC1 said that:

From my understanding, as much as the Church wanted to gain autonomy from the missionaries, they remained with financial challenges in all areas. We attained *Umwini*, but we have a lot of work to reach a stage of stability in terms of finances. From the experiences the women are facing, I strongly believe that there is still a lot to be done [12/11/18, Kitwe].

CFC1 says that:

The problem is that we demanded for *Umwini* without the proper understanding and knowledge on how to run everything except preach the word. Therefore, we had powerful men/women of God but we did not have the know-how on a number of administrative matters. [14/10/18, Woodlands].

YRC1 says that:

As a youth in the RCZ, the financial challenges are really affecting the development of the Church. The demand of *Umwini* really affected the Church financial sustainability [24/09/18, Kafue].

RASL3 says that:

As leader in the RCZ, the demand had a lot of impact to the Church. Due to ill prepared leadership, the Church suffered during the process of *Umwini*. Moreover, during *Umwini* few of the ministers were equipped to take up the mantle of leadership. I can proudly say that the Reformed Church was one of the richest Churches. We had some businesses in town, some filling stations, bank, farms where cattle was kept, and the like. We had a number of businesses that were running, but because of *Umwini* which came with the demand, it was like a political revolution and whites were offended by the end of the day.

Due to the demand, missionaries did not surrender some of the properties they had acquired. Some properties even today are not known. We have no access to that, the reason is that they left frustrated, they just woke up in the morning and started leaving without giving the RCZ any documentations of the assets and businesses they had. [17/12/18, Merwe].

SFC4 says that:

When *Umwini* was given to the local leaders, they had to take responsibility even if they were ill trained. Further, the Dutch Reformed Church financial contributions started reducing. One example was that South Africa was running a scheme for all ministers and evangelists in 1991 and 1992. Later, they put a cap to say that any new ministers is not going to join the pension scheme. So they stopped because the Church in Zambia was asked to take over any new ministers and to plan for their pension. So this has affected the Church greatly [04/05/2018, Livingstone].

MESB16, 1 indicated that:

[Yes] according to some information I have gathered over time. The Dutch Reformed Church had some properties which they did not hand over to the RCZ. If all properties were handed over to the Church, these challenges wouldn't be here today. Properties such as filling stations, houses, buildings, Church house which belonged to DRCM. We even had some Church house in Livingstone, which are still there, but those building were in the hands of the trustees, who decided to sell them to other people. So the Church was deprived from financial independence because of the way we demanded for *Umwini*. The local leaders did not request for *Umwini* but demanded and that contributed to them not handing over everything to the RCZ [01/11/18, Kitwe].

Therefore, the demand contributed to the financial challenges the Church is experiencing today.

SFC2 says that:

From my experience, the demand enhanced independence because we decided to be on our own, but in terms of financial capacity and our financial standing it brought challenges [15/10/18, Town Center, Lusaka].

SRMISS2 states:

I remember what happened during *Umwini*, the local ministers demanded for *Umwini*. During *Umwini* there were few ministers and it was a concern for the missionaries. And many pastors were not educated in a number of things. The number of Christians were few, about 3600 and 28 congregations. We based on the word of God during the time [20/05/19, JMU].

SFC5 and other participants say that the demand did not help the Church in terms of financial standing, but that it enhanced the Church in her independence. In addition, RASL, 3 said that the demand was done haphazardly, without preparations and there were no proper documentations. RASL4 and RASL5, like others, said that the demand was hurriedly done without proper and adequate preparations. The RCZ had filling stations and houses, but many properties were lost due to lack of documentation. Now, the missionaries suggested proper handovers, but the local people did not accept it; they demanded *Umwini*, thus, the missionaries handed over *Umwini* to the RCZ. Through the demand for *Umwini*, the Church enhanced her self-reliant and self-governance.

However, the Church had few trained leaders who would carry the responsibility the DRCM left behind. This had a negative bearing on the financial independence of the RCZ because the local leaders did not know much about financial matters, sustainability, or investments. Thus, we needed to: “Prepare for change: Plunging into a transformative effort requires thoughtful preparation. Organizations that intentionally map out the desired outcome, along with how the change will impact the culture, benefit from greater success” (Marmon, 2017). As much as the demand brought *Umwini* in the hands of the local people, it also led to financial challenges because the people who were in leadership did not have sufficient knowledge of financial matters.

According to Gideon van der Watt (2019):

It therefore came rather as a shock when *umwini* was forced onto the DRC Free State. However, at the end the DRC Free State was happy to transfer all the buildings and assets in Zambia to the RCZ, as was the request. In addition, in the process the DRC

Free State realize that it would also – in any case – not be able to maintain the level of support until then. In addition, many missionaries returned home – it was time for the RCZ to take all authority over (self-governing) and the self propagation (ministry), as well as the self-support (maintaining the churches, schools etc – in any case the Zambian Government also took over the responsibility for the about 100 schools that were established by the mission⁸⁸.

The demand came as a shock to the missionaries because they did not expect the local leaders to demand *Umwini* at that time. It was done in a hurry and did not give the missionaries time to properly handover to the local leaders. This affected the financial independence of the Church after *Umwini*. Although the DRCM handed over *Umwini* and the properties, they were not happy about the way the process was done. Thus, this challenged the financial independence of the RCZ because the focus to build her sustainability was not there. The Church lacked financial sustainability in our leaders. The impact is felt even today.

National Catholic Reporter (2014:4) asserts: “Although the church in Africa still faces many challenges linked to poverty, it is becoming less dependent on funding from developed countries, say African church leaders”. Similarly, the RCZ demand seemed to be a negative approach, but it also enhanced independence, becoming less dependent on outside funding in some areas. Thus, the Church must strengthen her ways of self-reliance. Schwartz (2007:17) argues: “I am not saying that they have become totally self-reliant, but they are churches that recognized they had an unhealthy dependency on someone else’s resources. They made a conscious decision to do something about it, and a change took place”. The demand did not mean that the RCZ would become completely self-reliant, but the process would enable the Church to come to her own decision making, and to build her self-identity and healthy partnership.

⁸⁸ [Gideon van der Watt <missio@ngkvs.co.za>](mailto:missio@ngkvs.co.za) <https://mail.yahoo.com/neo/launch?.src=ym&reason=myc#accessed> on 31/05/19.

4.3.10. Experiences on the role of missional projects such as hospitals and schools play in the financial partnership between the RCZ and DRCM.

I. Mission projects: A link between DRCM and RCZ

RASL1 narrates that:

As one of the leaders in the Church, I have learnt that the two areas remain a strong link for our partners and the RCZ. Our partners, the DRC and PCN put up these structures with huge costs. So whilst they are away and we are in control in most areas, by virtue of them knowing that they had pumped a lot of money in these hospitals and the schools still remain the strongest link between RCZ and the DRCM. Governance, management is 100% local people, but there are some areas in which we say we lack and they still come in to support the Church [18/09/18, Mazabuka].

In addition, RASL4's view is that:

[Yes], as Synod leadership the institutions are the areas through which partnership seems to be striving even though it is in the limping stage. To date, we are still receiving finances to run our hospitals, schools and to run our theological institution, which is the University. So we still have financial partnership in these institution, they could be the only institution enjoying financial partnership from different partnership including DRCM [20/06/18, Matero].

RASL5 says that:

[Yes] from my experience as a synod, in the current state, we do not get any financial support from the DRCM for the schools and hospitals. We used to get something; the only support we get currently from DRCM is the support for JMU where they support a lecturer and pensions for old ministers. In that way, we do not get anything. The hospitals, the schools we are running them ourselves with collaborating with the government, because these are grand aided schools. So the government contribute something and we raise something towards the institutions. The DRCM in this is out of question despite that they started the first school which is at Madzimoyo in the Eastern Zambia. We were the first to start schools. Currently we are relating mostly in the issues of Justo Mwale and Synod office in terms of pensions. So we do have any support from DRCM for schools and institutions [02/03/18, Chunga].

RASL3 states that:

From my understanding I would not say there is no any role currently linked to the missionaries. These institutions are now managed locally with the support of the government because the government is pumping a lot of money, in terms of payment of the staff. It is not the Church that is paying, it is the government. The government provides drugs, medicine in hospitals, for RCZ it's just a lip service that we have these hospitals. To be honest we do not have much to point a finger at in terms of the contributing to the running of these institutions. So they are purely run by the government and not the partners [17/12/18, Merwe].

The participant indicated that the institutions are still the strongest link between the DRCM and the RCZ because they still come to pump in some funds and to make sure the programs are running. The RCZ have become contact point for the missionaries. Participants indicated that the institutions are owned by the RCZ although the government is the doing more work because they are grand aided organizations. For RCZ it is just lip service that we have these institutions. However, the institutions are still links to the RCZ partners. It is said that:

From then on the support of the DRC Free State focused on theological training – at one stage there were five lecturers from SA, supported by the DRC FS. In addition, this venture had to be phased out over the years so that local lecturers could take over from expats. During the last 10 years or so, the focus also shifted from work that the DRC FS does in Zambia, to building partnerships with the RCZ – and embarking on joint projects. Relationships, rather than projects, became the focus.⁸⁹

From the response of Gideon van der Watt, the relationship between DRCM and RCZ has continued and mission programs such as JMU is a contact point. The relations are based on mutual relationship/partnership where both parties respect one another. The DRCM has continued to offer valuable resource to the RCZ since *Umwini* in 1966. The DRCM's relationship and partnership has continued, even to date. The institution of JMU has financial support from the DRCM, lecturers, projects in other institutions, and much more, enhancing a healthy relationship between DRCM and RCZ.

⁸⁹ [Gideon van der Watt <missio@ngkvs.co.za>](mailto:missio@ngkvs.co.za) <https://mail.yahoo.com/neo/launch?.src=ym&reason=myc#31/05/19>.

DRCM is connected to the RCZ in terms of pensions for the senior ministers and support to JMU. Although the government has taken over the payment of salaries of workers and providing of drugs in clinics, the fact is that after *Umwini*, the mission projects are now in a dilapidated state when compared to the time before *Umwini* in 1966.

For the RCZ, this is just lip service; to state that we have the institutions. This attitude has undermined *Umwini*, sustainability, and stewardship of the Church. The Church should come out of the lip service attitude and portray a stewardship character to enhance financial sustainability and partnership. “In the final analysis, Christian stewardship is not something we do, but something we become, Not a technique but a way of living” (Bonk, 1991:131). In addition, this is what the members of the RCZ must do in order to make use of the resources they have and use them for the benefit of developing self-sustainability.

4.3.11. Experiences on how RCZ can enhance its financial independence (for the next 50 years)?

Notably, the responses have revealed that the Church is still dependent on DRCM, especially in the area of theological education. So, how can the Church strengthen her *Umwini*?

1. Towards Church investments

RASL1 indicates things that the RCZ should do and states:

There are a number of ways that can be done, I will give practical ways for now. The RCZ has decided to invest in many ways, for instance, we have some shares in *chakulya* grain company. We are opening up our land for leasing, Justo Mwale University is now taking the business plan, our boarding schools, our pupils are now paying for boarding fees. Further, the Church should plan for more investment opportunities. The Church should buy shares in government bonds because the generation today will not be there in 10 to 20years to come. Who knows probably the members of the Church of 20years to come may not even want to give. So the things we are going to invest in today will help the Church in future [18/09/18, Mazabuka].

RASL1 asserts that the Church should heavily invest in different programs. The tithes and offerings should just be a top up on the investments. The RCZ should invest in farming, buy shares and government bonds, because the generation to come may not give their monies to the

Church due to other financial challenges. RASL1 said that the Church has bought shares in *Chakulya* Grain Company, which is in Eastern province. JMU has gone into a business plan by leasing part of the land of the school so that they can build a shopping mall. The impact of the *Umwini* is enhancing the Church to think outside the box in order to build the sustainability of the Church. “Thinking outside the box is more than just a business cliché – it’s really about approaching problems in new, innovative ways, conceptualizing problems differently, and understanding your position in relation to particular situations in ways you’d never thought of before” (Senkhane, 2017:3).

Further, in order to build sustainability, the Church has started to charge a fee in schools in order to raise funds that can help the Church’s financial base. However, this has taken long since *Umwini* in 1966 and 50 years has passed since independence of the Church. Further, it is important by “letting local imagination and creating flow” (Schwartz, 2007:96) in order to build the Church.

4. Towards Well-Trained leadership

Because of the suggestions above by the respondent, the Church can strengthen its financial independence. Therefore, leaders “need self-confidence; yes to be a leader, possibility thinking is needed. In all the Church’s departments we must keep our focus on the primary goal of developing the human being’s quality of character that will turn him or her into a leader!” (Schuller 1986:346-350). As indicated by the participants, the Church must take a deliberate plan of training different members of the Church in various skills. Consequently, this will enhance the stewardship of the Church among the members.

RASL2 narrated that there is need for the Church to have well-trained leadership in financial management, and training in stewardship in the Church in order to enhance income generating projects.

5. Invest in various programs of the Church

In addition, RASL2 states that the Church should:

From what I have experienced in other institutions, their investments have enhanced developments. Similarly, we need to invest in spirituality through discipleship, invest in real estate, and lease out land on BOT (Buy operate transfer) principle [20/09/18, Chipata].

SFC1 states that:

As a member in the synod finance committee, the Church should invest in the following: Real estates, By shares, engage in BOT – Build Operate and Transfer where the Church has land, Sell the excess land and investment in fixed deposits and the team managing the finances should be independent from Synod executive for efficiency. And these should be experts in finance and not the clergy [25/09/18, Chalala].

MEA16, 1 also adds on the question that the Church should do a:

As a senior minister, my experience is that we need a critical RCZ evaluation in all areas of ministry, Land – missionary land Infrastructure, i.e. congregation, Personal performance, Education – members, Lay leaders education, Programme of events (cost effective ones), Focusing on purchasing properties, Attractive financial institutions to utilize other lands – open mission lands for development. The evaluation will help the Church plan for development [04/09/18, Garden].

RASL4 responded by saying that:

[Yes] with the experience I have in leadership, the first thing is that the Church must come to awareness or realize that we are a Church on our own, and that awareness must be a biblical awareness, were members of the Church are required to participate in the independence by financing the Church. Through their giving, various giving, be it offering, tithes, this Church will not be same. In these various giving, the members should give generous in order to help sustain the Church. My experience is from a congregation, if people give generous then the Church never lacks. Secondly, if we have so much money coming in the Church and we do not have proper management on what is coming in, we will defeat the same goal of wanting to become independent. So there is need that in the second stage, we need to develop good skills of managers to manage these resources in a transparent manner, to manage them well, and not when people contribute, then, the money is misappropriated or misapplied, then that defeats the purpose we want to achieve [20/06/18, Matero].

RASL5 adds that:

For the time I have served as a leader, I have learnt that we need to diverse in order to do a number of things in a different way. One of them is we need to engage in agriculture. We also need education services as we are doing at JMU; we need innovations other than relying on the tithe. The challenge we had when the missionary where here, they did not teach about tithe, because they were telling people to give what they had, since the missionaries were paid from abroad, everything came from South Africa. Therefore, it is only now that the mindset of people is changing, that we need to support the Church. We have Churches which are well supported in Zambia and assisting us into supporting some schools and hospitals locally [02/03/17, Chunga].

RASL5 indicates that the Church should be creative or innovative in strengthening financial independence. RASL3 further says that:

For us to enhance our financial independence; we need to put our heads together and probably find one big business venture, that the Church can pursue, jointly not only one individual or two individuals but all of us as a Church, we think of one big venture. If we can venture into it as a Church, I believe at the end of the day the crisis of money will not be there in the RCZ. From my experience the problem is that we are doing too many things and we are disjointed [17/12/18, Merwe].

RASL5 suggests that the RCZ should engage in one big business venture in order to enhance financial stability. Correspondingly, SFC4 asserts that what is necessary is a:

Mindset change! I have met people in the Church who still talk about DRCM even after 50 years. They have to be told that the Church is their responsibility, to ensure that the Church funds, the Church expansion are their responsibility will help the Church. The members should be told that there is no one else to contribute funds, it's not about the donor outside there, it's about me and you. If we desire to help the widow out there, the vulnerable children, street kids who are out there, it is our responsibility and that requires money. It is my responsibility to contribute money to the Church. It requires mindset change. It requires money to do that responsibility and to do mission work around the country [4/05/18, Livingstone].

A follow-up question was asked, ‘Can tithe and offerings sustain the Church in order to help street kids out there’?

From my experience in life, tithe and offerings are the number one source of income in the RCZ. Other incomes that the Church needs are real estates, real businesses that are secondary. First in any organization, members must commit themselves of both personal service and finances. If you look at all professions like accountants, nurses and lawyers contribute annually to sustain their organization. Therefore, for me, a member of the RCZ should provide service to the Church including financial contributions. This is because tithes and offerings are number one sources of revenue of any Church. And those who are administering the finances should be creative, like the Zambia institute of chartered accountants built some structures and put people them on rent, but where did they get the money? They got the money from the contributions, from their people [4/5/18, Livingstone].

Similarly, MESB16, 1 says that:

As a minister of the RCZ, the only thing to do is: 1. Think of investment and we should be able to think of the future and not of the present as a Church. We should be able to think far beyond today, far beyond 50 years. As we all know that 50 years from now there will be another generation. So there is need that we should handle over a better Church than we have now. So investment to me is the way to go, for example, sell some land and invest in real estates. We must choose technocrats who have a technical knowhow to help us use the money to develop the Church, from experience, we must learn from RCZ Kamwala who has built shops as part of investment plan [01/11/18, Kitwe].

SRMISS2 states:

From my experience it would be better to concentrate on institutions that can build the Church. For example, Centres like Youth skills and Madzimoyo where youngsters, women, etc. are trained are of great value [20/05/19, JMU].

The participants raised different ideas that would benefit the Church in building her financial base now and in the years to come if implemented. In order to enhance financial *Umwini*, the Church should think outside the box, think beyond tithes and offerings. The Church can do better in terms of financial stability, but she must go into agriculture. If the Church is financially stable, it means that the Church is in “the financial system, i.e. the key financial markets and the financial institutional system is resistant to economic shocks and is fit to smoothly fulfill its basic functions: the intermediation of financial funds, management of risks and the arrangement of payments”⁹⁰. The task of the RCZ is to strengthen the financial base of the Church, which will stand for a long period.

Thus, there is need for the Church to strengthen her sustainability so that she can be stable in all situations. RASL5 was passionate in responding to the above question. His concern was that the Church should put up a number of ways of raising money in the Church. In order to enhance the Church finance, the members should own the Church as their own Church. “We believe every Christian should belong to a local church and take ownership of that church. This includes serving, giving, and participating in biblical community. Members have rights, Owners have responsibilities”⁹¹.

Therefore, the Church must encourage ownership among the members of the Church in order to improve stewardship. This, in turn, will encourage the members to give generously to the Church. In enhancing financial growth, the Church is required to improve in financial management and financial transparency in order to build confidence in the people.

4.3.12. Experiences on the RCZ’s financial policy after gaining *Umwini* in 1966

1. Towards understanding of the financial policy

On the subject above, the participant RASL1 respondent that:

From what I know, by 1966, there was none in existence, it was haphazardly done, but as years went on the leaders realized that we needed to have a financial policy. As we sit today, the RCZ boasts of a well written financial policy and well followed financial

⁹⁰ Defining Financial Stability, <https://www.mnb.hu/en/financial-stability/defining-financial-stability>, accessed on 12/2/18.

⁹¹ Ownership, <http://resonate.net/ownership/accessed> on 7/06/19.

policy, that time there was none, because even the finances were governed or everything was managed off show. However, with the coming of *Umwini* it meant that we can manage coffers locally. So we had something in the coffers then, this is one reason why our leaders that time still felt comfortable until after 20years or 30years when they realized that our resources are depleting, and there was need to beef up our finances. Currently we have a wonderful financial policy [18/09/18, Mazabuka].

On the above question, RASL4 asserts that:

The financial policy was developed way after the 60s, when we started to think about the financial policy [20/06/18, Matero].

MESB16,2 says that:

I know we have a financial policy which for me is outdated now because it has been, there for a long time, it needs to be updated. I know there is something but it is outdated and needs to be revised [29/09/18, Chelstone].

Further, RASL5 states that:

[Yes], I know that we have the financial policy, The Church has a well-articulated policy, which is available, which we are using in the Church [02/03/17, Chunga].

RASL3 says that:

From my knowledge and experience, we did not have a financial policy after 1966, [No]. My experience is that the financial policy of the Church came around 1980, that is when we developed a financial policy manual to guide ourselves on how we should handle issues to do with finances and her properties [17/12/18, Merwe].

Further, MESB16, 1 states that:

I know we have a financial policy and the Church is using it to enhance financial matters. There is need to sensitize the Church members on the financial policy especially those in financial committees [01/11/18, Kitwe].

The concept of the financial policy is one important document in the Church. A number of participants were not knowledgeable about the financial policy in the Church. The forefathers of

the Church were comfortable and it was only after 20-30 years when they thought of a financial policy. The issue of the policy will be discussed in chapter five, where I explain the purpose of the financial policy in any organization. RASL1's views were that the Church had no financial policy, thus, things were haphazardly managed. This undermined the issue of financial independence, especially after *Umwini* in 1966.

This is the reason why the Church has experienced challenges in sustainability even after 50 years of independence. SFC5 indicated that he did not know that there was a financial policy after *Umwini* in 1966. On the issues of financial policy, some participants did not know about it or when it was put in place. This lack of knowledge on the financial policy is critical to the Church after *Umwini* because the policy guides the organization in many things. Thus, if the participant did not know about the policy of their Church after *Umwini*, it indicates serious challenges the Church should address urgently. Although the RCZ has existed for more than 100 years, there is not much information about the financial policy after independence. Ultimately, this led to dependency syndrome and the use of common sense in financial matters.

RASL5 responded by saying the Church has a well articulated financial policy, which is available in the Church. However, RASL2 did not mention whether there was a financial policy after *Umwini* in 1966. RASL5 stated that the RCZ did put the financial policy in place after the 1960s. After *Umwini*, the RCZ had no financial policy document.

RASL1, RASL3, RASL4, RASL2, MEA16, 4, and CFC4 asserted that there was no financial policy after 1966. RASL1 said: "By 1966 there was none in existence, it was haphazardly done". The RCZ did not have a financial policy after her *Umwini* because the handover was haphazardly done.

4.3.13. Experiences on whether the financial policy is understood by those in the finance committees in the RCZ?

RASL1 responded:

As a leader, I first had sight of a financial policy as early as in the year 2000. Therefore, we had a well-written financial policy as am speaking since 2000. It was well published by the year 2002. And so at all levels the people dealing with finances are exposed to this financial policy. They will be no excuse, which some of the people; either donors or our local members who are giving would say there maybe some loop holes. The people who are in charge of finances at local levels, presbytery

levels, Synod levels are exposed to this financial policy and they adhere to what is written there [18/09/18, Mazabuka].

RME1 says that:

As a retired minister, my experience is that the people who took over the running of the Church were people with very humble education who did not even know what a financial policy was. Some of them were cooks and garden boys of the white missionaries. Being a pastor was a promotion. It is by the grace of God that they managed to run the Church [10/10/18, 10 Miles].

RME2 said:

My experience is we had what I may describe as a scanty financial policy; I may not call it a financial policy, but something that did not guide the Church raise finances. That is why the RCZ has struggled to be self sustainable because of this scanty financial policy [29/08/18-1/8/18, Katete Girls Secondary School, Synod].

WRC1 says that:

The policy is there but not adequately prepared, or followed. We need a well prepared financial policy that could help the Church grow financially stable. So after *Umwini*, that is when the Church started putting things in place, every institution has a financial policy, but how effective that policy is, its something to work on [12/10/18, Kitwe].

Further, SFC1 indicate that:

From my experience, the RCZ has a financial manual. From what I have seen is that the manual is understood by the finance committee as most of these have a good understanding of the finance guidelines. However, the policy needs to be revised as it does not address most of the requirements and does not meet the current financial standards [25/09/18, Chalala].

In addition, RASL4 says that:

My experience as a leader is that our financial policy was put in place in the 2000, before that there was no financial policy. I would safely say that it is understood by the synod finance committee, but am wondering if the various entities or institutions of the Church, fellowships, presbyteries, and congregations understand it. There could

be very little sensitization of the same. It could be interesting to find out how many are aware about the financial policy. if we get about 20% of the membership of the Church, then I would say we are by far better than am thinking, very small fraction understood about the financial policy. There is need for more awareness [20/06/18, Chipata].

RASL5 states that:

At synod level, the financial policy has been reviewed in various ways. I could say that in 2000 there was already a financial policy. But it has been revised over the years and the question whether people understand financial policy is critical for the Church today. The finance committees understand it, because they are the ones who apply it, but on the local congregation level, there could be challenges in terms of understanding the financial policy. Because financial policy indicates how you get money, how you use money, how you record money and all things we have in the Church are recorded in the financial policy. Further, the question whether they understand the financial policy will be relative to a particular congregation. And others might not be able to understand, but overall the finance committees, they understand it because they are there to implement it, that is why they do audits in order to see whether they are following what is stipulated in the financial policy [02/03/17, Chunga].

RASL3 states that:

I have seen that those in the finance committee understand because they are the originators. They are the source and they understand it. We have the biggest challenge with the general membership; they do not understand the financial manual. Even if we have circulated it to congregations, very few congregations have access to it, or they have interest to know what it is all about. So we have some work to do in creating awareness to it. That is why things are not going well in some congregations because some committees are not aware about the policy [17/12/18, Merwe].

SFC4 adds that:

It is my wish that they have understood the financial policy or they are committed to understand the financial policy. During audits, when I look at most of the committees, yes, they refer to the financial policy, but not to the entirety, and I cannot say they do

understand it and it is something that people need to invest time in it so that they understand what the financial policy is all about [4/5/18, Livingstone].

MESB16, 1 states that:

Yes, that question depends from congregations to congregation and from presbytery to presbytery. For example, as a leader and what I have experienced is that those in finance committees within our presbytery understand the policies because they have the copies. If anyone is not aware of it, they choose not to be aware of it, because we had a workshop, we explained to them about the financial policy and each congregation has a copy of the policy. But am sure in some presbyteries most of them are not aware of it [1/11/18, Kitwe].

i. Period when the financial policy was put in place is not known by many

The interviews indicated different understandings as to when the financial policy was put in place. Like the question of whether the RCZ had a financial policy before and after *Umwini*, different responses were given, as indicated above. The following were responses:

RME1 instead raised a question, ‘do they really have it? I have not seen it’. CFC2 added that he was not sure when it was put in place, but that maybe the Finance Committee understands it. CFC1 mentioned that the document was put in place in 1970s. CFC4 asserted that the document was put in place in 2002 but more needs to be done on the document. RASL1, RASL4, and RASL5 said they had insight into the financial policy in 2000 and that it was published in 2002. RASL4 indicated that he doubted if the general membership understands the financial policy. RASL5 says *“if we get about 20% of the membership of the Church, then I would say we are by far better than am thinking, very small fraction understood about the financial policy, there is need for more awareness”* The synod need to sensitize the general membership about the financial policy. RME2 indicated that the financial policy was perhaps put in place after he retired in 2005. SFC3 asserted that the document was put in place in 2008, but that it is not understood by most of the members in the Church. SFC1 asserted that the RCZ has the financial policy, but that it needs revision. The financial committees understand the manual. RASL3, RASL2, MEA16, 4, and SFC4, indicated that the financial policy is there, but that it is not fully translated and interpreted for the general members to understand it.

The different responses on the issue of the financial policy in the RCZ reveal weaknesses in financial management. For this reason, there is need for RCZ leadership at Synod, presbytery, and congregational level to urgently sensitize the masses on the benefit of the financial policy in sustaining the Church *Umwini* for the next 50 years.

4.3.14. Experiences on the role of the financial policy in enhancing sustainability

1. Financial policy enhances financial sustainability

On the issue of policy enhancing sustainability, RASL1 narrates that:

My experience is that this financial policy if anything is a tool to financial sustainability. This is so because it is a safeguard to the misuse of money, it is a safe guard to the finances that have been collected, and it works as a stepping stone in to the future. Because everybody knows that when we have finances somewhere, they must be channeled to the rightful project or assignments. So this financial policy has given an outline as to how we must handle finances. For example, donor funds, it categorizes the sources of money, it tells us who is answerable to the Church council in an event there is misappropriation of funds, it tells and informs us on how we should respond to government obligations and the reporting system. In terms of sustainability, the financial policy directly feeds into that and it is well timed. In addition, it encourages the local institutions to manage the finances and it talks about investments/savings plans [18/09/18 Mazabuka].

RASL4 says that:

[Yes] since the policy was put in place, we have tried to curb loss on hard-earned money, which we were losing before. Therefore, we have desks for example, which are answerable to the audit committee at Synod level. From my experience we have tried o curb misappropriation and misapplication of funds. The financial policy does not allow such kind of things. So I see transparency, for example when we say that all congregation should have bank accounts, and have a panel of signatories, not only one man signing and withdrawing some money. If its group money they sign a cheque in order to enhance checks and balances. Since we did that, we have seen some sanity on financial management of the Church [20/06/18, Matero].

RASL5 asserts that:

First, the major role in the financial policy is oversight whereby it wants to give oversight so that there is a prudent use of resources in the Church. By doing that it wants to tell people that things in the Church can be well utilized. Therefore, there is oversight and prudent use of finances. For example, it spells out other sources of raising money. When raising money, the money must be banked, you need to invest it, you need to invest in infrastructure, so it forms like an oversight and prudent use of money [02/03/17, Chunga].

RASL3 states that:

From my experience as pastor in the RCZ, there are proposals in the financial policy manual, which are useful. Some of them are being implemented, for example, transparency in managing the resources of the Church, prudent management of these resources, accountability of our accounts, audits by external auditors and other things are being done. These guides are helping us to improve in some weaknesses or gaps that might be there, because we are able to check ourselves whether we are doing things correctly [17/12/18, Matero].

SFC4 says that:

As a member of the financial committee, first of all, its accountability we need to ensure that the resources that come in are accountable. What makes people not to give is because they do not know how the money is used, and especially when they suspect the money is misused. The financial policy helps to bring confidence in the membership if people follow it, if they follow the controls that have been put in place by the financial policy. From my experience, it is a good tool for fundraising, awareness on how finances are used, for ensuring the people that their money is managed transparently. The financial policy will indicate how the money are supposed to be mobilized, managed, audited, and how reports should be generated, who should be on the financial committee, how can assets of the RCZ be secured and that they are not being misused. There are a number of beneficial things in the financial policy. If people are aware and are following the prescribed procedures that are in the financial policy, then, it will help to enhance confidence in the management of finances of the RCZ [4/5/18, Livingstone].

SFC4 said that the financial policy provides accountability towards the Church management of funds. Like other participants, the financial policy's role is to guide on financial controls of the Church, although others also indicated that the policy does not give guidance on Church sustainability. After 1966, the Church had no policy to guide finances, but afterwards the Church did put a financial policy in place. Thus, the financial policy has guided the RCZ on how to operate checks and balances in finances.

Because of the financial policy, institutions or organizations have financial controls and plans of sustainability. On the other hand, the Church's lack of the financial policy over the years enhanced the problem of sustainability and investment. The enhancement of sustainability is key to financial independence of the RCZ in the 50 years to come. This is crucial and the leaders of the Church should strengthen the financial policy in order for sustainability to be applicable in the Church. The Church's financial:

Policies are tools to help the church comply with increasing federal and state government guidelines in operating nonprofit organizations. In addition, church financial policies can help churches avoid church conflicts by providing well-written and understandable church policies on financial matters. Finally, church financial policies help establish a clear Biblical basis in handling the financial resources God has provided a congregation (Hamilton, 2007:i-ii).

In addition, the policy also helps the Church in reporting systems in case there are moments of misappropriation of funds in the Church. RASL1's views indicate that the financial policy helps the Church in financial sustainability, protects the Church from misuse of money, safeguards the income of the Church, helps in reporting financial expenditures and how to use donor funds, and everyone is aware of what is happening in that organization.

This is critical to the Church in the sense that the Church moves on the right path to financial independence. "With adequate internal control and transparency, churches will be less prone to financial mismanagement. Finally, adequate managerial oversight could lessen the incident of financial mismanagement" (Enofe & Amaria, 2011:87). The policy enhances financial audits and transparent use of Church finance and in the end, everyone is satisfied.

2. It does not enhance sustainability

SFC1's understanding on the matter of the financial policy says:

As a member of the financial committee in the congregation, the financial manual of the Church in its current form gives little information or guidance on self-sustainability. There is need to review the whole document to align to the current trends in financial management [25/09/18, Chalala].

MEA16, 1 also says that:

As a pastor, I have experienced challenges with the current financial policy. For me it does not enhance financial sustainability. For me it only guides on the procedures on funds. To me the policy needs to also spell out the Aims and Objectives of the fund because the end game is financial independence i.e. acquire more properties, sustain workers' stipend and support JMU students etc [04/09/18, Garden].

According to the participants, the financial manual, which is in place, gives little guidance to the Church as a whole in terms of financial sustainability. The RCZ financial manual does not meet the standards. That is why, as mentioned earlier, participants suggested that the financial policy is outdated and requires revision in order to suit the current situations of the Church. For the Church to achieve her goal of sustainability, there is need for the policy to be revised in order to manage the current issues of the Church, especially investments.

The participants were clear that the financial policy is not creating investments, sustainability, financial independence, strengthens *Umwini* and therefore it requires strengthening and updating in order for the policy to be able to answer the current challenges. Further, "the Church needs to conduct an on-going stewardship emphasis. The emphasis can be delivered through a special program, sermon series, or campaign" (Hamilton, 2007:1). Similarly, the Church requires limitless teachings, workshops, sermons, and conferences just to sensitize Church members about the financial policy and what it says about stewardship.

4.3.15. Experiences that influence financial challenges in the RCZ since *Umwini*

It is important to know whether there are experiences that influence the financial challenges in the Church.

i. Lack of understanding on giving to God

RASL1 states that:

From what I have experienced over the years, this applies to the general populace of the RCZ. When it comes to Church finances, the people say, '*this is church money*', 'this is God's money, one or two may want to say, even if I do not give or I do not handle these finances am not answerable to human beings but to God'. Not until you make them understand that we all are answerable to God, then they will not give generously. So we must sensitize the membership on giving because it affects us on how we apply ourselves in financial matters [18/09/18, Mazabuka].

The participant indicated that the Church must work on the mindset of members on issues of financial matters.

It seems to me that in arguing against giving when we are capable of relieving at least some aspects of abject poverty we may hit our intended target of reducing dependency in pioneer situations but miss the intention of our Lord as it relates to our own responsibilities for financial stewardship according to biblical principles (Rowell, 2006:3).

We must sensitize the Church members about the issues of giving so that they should not have difficulties with the issue of giving in Church. Because the mindset of many is that it is God's money, and then they do not commit themselves to giving to the Church. Others say that because they do not handle finances in the Church, they develop mindset where they do not care about giving finances in the Church. This has negative implications towards financial independence in the Church.

ii. Dependency

In addition, RASL2 said that

From my experience is that dependency on donor funding, lack of visionary leadership and laziness has critically affected the RCZ [20/09/18 Chipata].

The RCZ's financial sustainability is entirely in her hands. However, a mindset of dependency has affected the Church, as indicated above. The mindset that donors will come and give us

money is undermining the RCZ's financial sustainability. Currently, donors support almost all projects of the Church, which is not sustainable for the future of the Church.

RASL2 narrates that this mindset of dependency has affected the Church in our day. Reese (2010:152) says: "Attitudes can damage both the recipients of our generosity and us". Thus, the Church must get rid of this dependency syndrome because it will hinder the *Umwini* dream of the RCZ, now and in future.

iii. Lack of investments

SFC1 asserts that:

From my understanding and experiences over the years is that the Church's stance on investments has been poor. Further, the Church has been slow in seeing opportunities that may help the Church become self-sustainable. The Church has historically depended on offerings and tithes, which are not sufficient to support the Church finances. This practice has made the Church face serious challenges financially as we do not have a platform to help the Church when members have challenges in their various churches [25/09/18, Chalala].

MEA16, 1 states that attitudes of:

In my leadership position as a pastor, I have seen that we need to develop transparency in partnership, sustainable plans, information sharing and dissemination to members, build leadership trust, and commitment to infrastructure and personal sharing concepts. If we do these things our Church will develop in all areas [04/09/18, Garden].

WRC1 narrated that:

From the women fellowship, the situation as at now and looking at the history of the Church in terms of finances, there a lot of struggles here and there. There are also successful stories though it has not been easy for the Church in different institutions and departments. So there is a lot that has to be done to ensure that the Church can move on, at the same time, with these challenges, there is need to put up certain things that can be implemented and can help the Church become sustainable. The financial status of the Church to be improved, we need to use the land we have, that is one of way of sustaining financial status of the Church [12/10/18. Kitwe].

SRMISS1 states that:

From experience, the missionaries left properties to the Church. So the Church in general should always be creative and they should be able to adapt. The Church in the rural areas should be able to be creative. I was at one service where they could not pay the pastor, but they brought maize and other things to help the pastor. It is the creativity ways required. Every congregation has challenges but there is always need for creativity. A central account where every congregation contributes to the central banking account is one way the Church can improve. It is the same way the Synod in South Africa is doing. So, there are interesting ways of solving financial problems in our churches [19/12/19, Chamba Valley].

As mentioned above, the Church's mindset of dependence has contributed to the financial challenges over the years. On the other hand, mindset of dependency on offerings and not taking opportunities for self-sustainability have a crucial impact on the Church. The Church has been dependent on tithes and offerings since *Umwini* and this has brought fatigue on the members of the Church.

"Don't put all your eggs in one basket". It is a tired old cliché, but one that makes good sense. No wise investor would have his or her entire investment portfolio placed in a single share, or even a single asset class. History has proven time and time again that a well diversified investment portfolio provides the best overall returns at a reasonably low risk to one's capital in the long run (Jones, 2018:5).

The Church must not only depend on tithes/offerings, but should have various sources of income.

iv. Towards Mindset Change

RASL4 adds that:

The experience I have with the RCZ members is that they think that everyday something is coming elsewhere without defining where it is coming from. In addition, the understanding that it does not matter how much you give has affected our Church negatively. And songs like '*sokolola kaulinako*' or '*nilibe chuma ine chopeleka kwa*

*Mulungu wanga*⁹² are really killing the Church in terms of finances. That understanding of saying you can give a little to God and that it does not matter how much one is giving is affecting the Church. I want to emphasize on the need of generous giving to God which can help the Church become financially stable and independent. Many Christians do not understand that if it doesn't cost us anything then it's not worthy of giving unto the Lord [20/06/18, Chipata].

RASL5 states that:

The mindset that the Church wants you to give in order for one to receive is growing and that is what the Pentecostal churches teach about sowing or planting a seed⁹³. So the mindset needs to change so that people must know that they need to give generously. Also issues like embracing non-traditional ways of raising funds other than tithes and offerings is important. I understand that only basing on tithes and offerings is not sustainable because of the financial problems and few people give generously. The population is young in the Church and the younger people are still at school, they are still looking for employment, if you ask them to give they will not manage and will not sustain the Church. The older people who are working are few and are dying. So we need to bring mindset change but also other means of finding resources [02/03/17, Chunga].

RASL2 asserts that:

As a leader, I have learnt over the years that on the part of the members of the Church, giving is still a challenge. We feel the Church can still receive support from the missionaries, in fact in some quarters people are still crying foul and they are asking, 'why did you chase the missionaries?'. These people were supporting us, building up Churches, others still have a mind of dependence, but we as leaders are saying, 'NO, we can stand on our own'. Therefore, there is need of creating awareness among us. So we just have to forge ahead, to become accountable to ourselves and generate our own income to run the affairs of the Church [17/12/18, Lundazi].

⁹² 'Sokolola kaulinako' or 'nilibe chuma ine kopeleka kwa Mulungu wanga' these are Chewa songs that mean, 'search and find out what you and give it', 'I have no money to give to my God'.

⁹³ Plant a seed – is a concept mostly taught in the Pentecost circles. Just an example but does not believe in the concept but in generous giving.

MEA16, 2 adds that:

Since I became a pastor in the Church, I have learnt with sadness that our mentality as RCZ has been '*tipemphe kwa mai*'⁹⁴. But we thank God that it was corrected that Churches are now sister churches and this has helped us to focus on our financial problems. Therefore, this has helped us to face the financial challenges ourselves [30/10/18, Chawama].

Further, SFC4 says that:

From my understanding people think that the Church is a place where we get something and not give because of how the missionaries led the Church. Therefore, the members know that we do not have influence of the missionaries, people should realize that we need to work, actually we must be thinking of learning what they did on fundraising and building the Church. We need to move out of our environment or our churches, go out and evangelize. If they moved from South Africa and coming to Zambia, surely they didn't come with nothing, they came with resources, and where did the resources come from?, from their members, members from DRCM contributed, for those 3 or 4 or 5 missionaries who travelled to foreign land. It was not cheap, it was a sacrifice. It was a sacrifice for both missionaries and people in RSA. Even if they did not travel, they travelled because of their money which they contributed for others to travel. If RCZ members can think like that, to move out to mission areas to work, the Church would grow even in areas which are un-reached. For example in areas such as the chief Mwanachifungo from Mafinga and other places, but this requires commitment from each member of the RCZ [4/5/18, Livingstone].

SFC2 says that:

The problem is that we still believe that money should be coming from tithes and offerings or well wishers. We do not have the mentality of investing and making more money. Unfortunately I have seen that attitude of investing is not there in the Church, three quarters of the members think money will come from only tithes and offerings every month, which to me is a misconception [15/10/18, Town Center].

⁹⁴ This means, 'we ask from the Mother Church, the DRCM'. It became the attitude of the Church after *umwini* in 1966.

Moreover, MESB16, 1 says that:

My experience is that when it comes to issues of money, it is always a challenge in every organization. The problem we have is lack of trust in the leadership for one reason or the other. I should be quick to mention that when we talk of the business, it might go well or not go well, it is a risk, and so because we failed once, we must not give up, one day we will get a better formula [1/11/18, Kitwe].

MEA16, 2 said that each time we say, “*tipemphe kwa mai*” (meaning we ask/beg from our Mother Church’. it is like a standard to think in that way. Indeed:

Lack of mentality is everywhere we look from newspapers to social media to our environments so it can be really easy for our thoughts to spiral into worrying about “There’s not enough” or “We’re going to run out” when it comes to our own lives, work, money etc. because we’ve had a lifetime of being conditioned to think that way.⁹⁵

The mentality of receiving and not doing anything has undermined *Umwini* since it was granted in 1966. As pointed out by all participants, there is need for seminars and teaching in order to sensitize the members on the dangers of dependency. The Church members should be taught about generous giving as indicated in Exodus 35:21, 29 and 1 Chronicles 29, where the Israelites gave towards the building of the Temple of God. RASL4 said that the Church should change the mindset in the area of giving. The Church must change certain songs such as ‘*Nsokolola kaulinako*’ or ‘*nilibe chuma ine kopeleka kwa Mulungu wanga*’ (take out whatever you have or I have no money to give the Lord) that seem to limit the members from giving generously. Indeed, certain songs hinder people from giving because they have no proper theological meaning; they do not teach the members to give generously. The Church must make an evaluation and make sure some songs are checked to make sure they teach proper theology.

⁹⁵ Brand, L., Mindset Matters: How to Shift Your Lack Mentality to Receive All You Desire. The choice is yours and it only takes a second/ April 26, 2018/ <https://thriveglobal.com/stories/mindset-matters-how-to-shift-your-lack-mentality-to-receive-all-you-desire/> accessed on 17/06/19.

4.3.16. Experiences of becoming a self-reliant Church, independent of donor dependence (What sustainable ways has the Church put in place?)

The participants responded on the issue of how the Church can become independent and self-reliant from donor funding. Further, they brought suggestions of sustainability, which the Church can apply. The RCZ's situation of dependency on the DRCM has not only enhanced attitude of dependency, but also motivated the Church to adopt ideas of financial independence.

a. Invest Locally: BOT/Local land available

RASL1 states that:

One thing I have learnt in life as a leader is that everything is possible. There is an English saying that goes, there are certain things that are learnt the hard way. One hard way we learnt as a Church is that we should not continue depending on donors 100%. because even those in charge of mission offices in RSA are changed or one may die, one may retire and so this might affect the Church. It teaches us not to put all our eggs in one basket. And the second thing is that it teaches us to invest locally. And investing in this means that we need to invest even in our remotest congregations. Rural congregations must at least find an income generating project, it may be agriculture, it may be live stock, anything in a small way, so that they may develop their congregations. So we learnt it a hard way, we had so much dependent on donors. Because of the hardships, we were awakened and we started to do something even in a small way [18/09/18, Mazabuka].

RASL4 asserts that:

My experience is that because of the challenges that we faced, we have been struggling financially as a Church. However to struggle does not mean we are extinct, we are still existing as a Church. We have some arms of the Church that are quiet independent right now. For example, lay training, the Church through its arms is managing to finance it 100%, something that we could not do in the past. We closed Madzimoyo, but we are now open, we are running the lay training, its independent, members of the Church are paying for the training they are receiving. Therefore, because of the challenges that we had in the past, donor dependence and when that disappeared, we had to learn to work hard. We had to learn how to stand, and this is what we are doing now [20/06/18, Chipata].

RASL5 says that:

What I can tell you is from my experience, and first, at the macro level of the Church, at the higher level of the Church, we are trying to utilize the land, which is available, and lying idle. For example, we are entering in to BOT with Justo Mwale, we are trying to build some offices in front of JMU. So they have already done the drawings and what is remaining is for them to start once the contract is signed. So that is one of the plan, not only at JMU but all areas where there is land. We are trying to enter in to this development so that we can raise funds. Secondly, still at macro level, the Church has some buildings which we have, we will renovate them and rent them so that we get some money from them. We also have shares in the Eastern University and we have shares in a grain company called Chakulya Company in Petauke⁹⁶. We are shares holders; we also have put some funds in the reserve or in treasury bills.

Now on the micro level, some congregations run schools, others poultry, others run some groceries, they sell in the shops. These are various ways of sustainability in the Church. Learning from being dependent to becoming self-sustainable Church because when we have dependency syndrome we have no choice but to dance to other people's tune [02/03/17 Chunga].

In addition, SFC1 states that:

From what the Synod leaders have explained to us, the Church has embarked on BOT's and trying to invest in other areas. The Church has sold some excess land and then invest the funds in real estates [25/09/18, Chalala].

YRC1 says that:

From the experience and understanding of the youth in the Church, there is a lot to be done in order to sustain the Church financially. The Church has put in place schools, hospitals, but the Church needs to do more in order to build financial sustainability. The congregations have been encouraged to run their own businesses in order to raise finances [24/09/18, Kafue].

RASL3 states that:

⁹⁶ In Eastern province of Zambia.

From my experience as a leader, there are certain measures the Church has taken to improve our financial base. The first one has been to teach our members from all congregations that God has placed us where we are for a purpose in order to contribute for the life of the Church. If I as a member understand that I have a contribution to make to the Church and am doing it faithfully, then the Church would go a long way. In RCZ there is a system that 10% of every income generated at a congregation should go to Synod headquarters, and if every congregation is faithful in remitting the 10%, Synod and the whole Church would not suffer [17/12/18, Merwe].

SFC3 adds that:

As a member of the finance committee, we need to continue to sensitize the members to invest for the RCZ in different ways starting from Synod, presbytery and the congregations. I have seen congregations that are investing and building projects in different ways. This can be done even at Synod level. Therefore, investments should be a priority as a Church [28/10/18, Kabwe].

MESB16, 1 further says that there are:

As a minister of the RCZ, we must strengthen the Sustainable ways, which the Church has put in place. We have been discussing issues to do with [BOT], build operate transfer on some of the our lands, which we have in Lusaka and other parts of Zambia. We are looking for investors who can partner with us to build malls, shopping complex, office blocks, filling stations and other income generating incomes. Then, after an agreed number of years, then they hand them over to the RCZ. For example, this is in operational already because two congregations, RCZ Kamwala⁹⁷ congregation and RCZ Chipata congregation have this kind of arrangement. They leased the Church land and agreed with the developer for a period of years to operate and hand over to the RCZ. Similarly, this can be done at Synod level and even at presbytery level [1/11/18, Kitwe].

SRMISS2 states:

As a witness, the RCZ has resoruces because of what the missionaries left for the Church. Missionaries left a lot of infrastructure but the RCZ lost property in the process. They can not blame the missionaries. The Church lost property in Katete,

⁹⁷ RCZ Kamwala is one of the congregations based in Lusaka and RCZ Chipata congregation is also one of the congregation based in the Eastern province.

Madzimoyo, and other parts of Zambia. The Church must strategize in order to build its finances [20/05/19, JMU].

RASL1 and others said that the Church learnt the hard way about enhancing financial sustainability. This happened when the DRCM stopped funding the Church in 1966. The process taught the Church not to put all of her eggs in one basket. The respondent emphasized that the Church must invest locally in order to be sustainable. In this case, every Church should be encouraged to invest in different projects in order to strengthen financial stability. The Church must start small and then grow in investments. Thus, in the next 50 years, the Church would grow in her investments and this will strengthen the stability of the Church. The RCZ has discussed the ways of investments in various meetings. In particular, the 20% is one way to bring development in the Church. For instance, the 2012 Synod minutes of the 27th Meeting state:

Synod is saddened to note that the system of Central account, which had started very well, seemed not to be yielding positive results at all. This was so because some congregations did not pay their 25% faithfully resulting in the failure by Synod Office to meet its financial obligations and let an alone fail to implement the central account system. Synod resolved that all congregations comply with the payment of 25% in order to boost the finance committee (RCZ, 2012:35).

The issue of 25% has come on the agenda during all the Synods Meeting of (1989, 1999, 2004, 2002, 2006, 2008, 2010, 2012, 2014, 2016) but still has not received serious attention. Further, RASL3 indicates that:

From my experience this has helped us to evaluate our teachings and ourselves on how we are giving. Self-examination is key for the Church to grow and enhance financial stability. As leaders, pastors we must continue to emphasize the teachings about the contributions of 25% to the synod headquarters. Furthermore, we need to pursue the leasing of our land on BOT principle and buying shares in Eastern University. This can help us build our finances as a Church [20/09/18, Merwe].

The RCZ has engaged in several ways and plans in order to come out of financial challenges. RASL2 emphasized that the teachings of the Church must be based on sensitization and teaching the members of the Church the contribution of 25% to synod. This idea would help the Church grow her financial base and investments. According to RASL2, one of the issues cited is the land

investment. The Estates Board Report given during the Management Meeting held in June 2018, availed how much land the Church has which is lying idle and not developed. The report indicates the following:

Katete Lands (Katete mission land – Farm D/165, 2,974.7660 Acres translating to 1,203,8451 Hectares), Madzimoyo Mission land farm, Farm D/37, 2,893.2100 Acres translating to 1179.8404, Magwero Mission Land Farm D/26, farm D/26 in Chipata is 2,499,4200 Acres translating to 1011,4794 Hectares, Kamoto Mission Land Farm 729, Farm 729 in Chipata is 2126.0970 Acres translating to 860.4009 Hectares, Nyanje Mission Land Farm D/58, farm D/26 in Sinda is 1,641.0870 Acres translating to 664.1243 Hectares, Hofmeyr Mission Land Farm D/198, Farm D/198 in Nyimba is 1,166.8160 Acres translating to 472.1937 Hectares, Malherbe Mission Land Farm 10327, Farm 10327 in Chongwe is 99.8652 Acres translating to 40.4140 Hectares, Youth Center Land F/873/B/18, Farm F/873/B/18 in Lusaka is developed with multipurpose hall for women's fellowship, Nsadzu Mission Land Farm D/118, Farm D/26 in Chadiza is 1108.0700 Acres translating to 448.4200 Hectares (Mwale, 2018:1-4).

In addition, the resolutions and concerns of the Synod Council of 2006 proposed resolutions on the theme of 'Building strong and stable families' using biblical principles, which also supports the pastors' suggestions:

Mission land, the presbytery would like Synod to comprehensively inform the Church at large as regards mission lands, as it seems the squatters are profitably and productively using the mission lands, whilst the Church seems not to have tangible objective plans for the same, examples are Dilika lands in Magwero and Jerusalem. We therefore request that these lands mentioned such as Dilika in Magwero and Jerusalem, be surveyed (RCZ, 2006:14).

Nonetheless, the participant showed concerns because the RCZ has not started to put up infrastructure that will help investments. It is an urgent matter for the RCZ to build investment projects, as indicated by all participants.

b. Strengthen the local congregations to develop

Currently, the system is set up so that congregations should give their 25% to Synod for the running of Synod affairs. Congregations support the Synod office in all financial matters. MEA16, 2 therefore suggests that the Synod level must enhance her sustainable financial independence to lessen dependence on congregations. The Church must grow in other sectors and not only in congregations, but at Synod level. Further, SFC2 says that:

From my experience, the RCZ has done very well in relation to supporting itself at the congregation level. The congregations are building prayer houses, manses, supporting their ministers financially. However, the RCZ is extremely weak in supporting its institutions such as education. If donor support was suspended today, almost all institutions apart from women and maybe witnessing desk will collapse and close [30/09/18, Garden].

In spite of doing well in some of the responsibilities, the Church has depended on donor funding in all her institutions since *Umwini*. This suggests that if donor funding ended today, Church institutions would close up. It's like "by its very nature, colonialism trapped nations in unhealthy dependent relationships ..." (Reese, 2010:157). If donors pulled out today in supporting JMU, and other Church institutions, certain projects would collapse due financial challenges. In light of this, the RCZ should urgently develop self-sustainable project that would take the Church into the next 50 years.

c. Towards developing plans

SFC4 states that:

Now that we know that the Church is in our hands, it is about us to develop. If we want to grow, how much are we investing in it? Therefore, that in itself is an important aspect for the Church to grow. If you look at business sectors, they plan strategically for their growth, there is also competition, and so, the Church should plan strategically so that it grows in every way. The question is, 'How is the Church strategizing itself to ensure that we invest and grow financially?' [4/5/18, Livingstone].

The RCZ must invest in its members in order to grow the Church, as said by SFC4. The Church should put strategies in place in order to grow the Church like any other business. SFC2 asserts that:

[So], when you lack you tend to develop ways on how to survive. I have experienced how we have suffered at Synod office but God has guided us to date. The Church is waking up and putting up investments in strategic places like JMU. For example, we have invested in the Eastern University, we have not done that for the past 50years or so, slowly the Church is coming up with ideas, I know of an idea of putting up a Mall on Justo Mwale land. That is one way of trying to ensure that we make more money and invest so that we become independent as a Church in terms of resources [15/10/18, Town Center].

The RCZ has started to awaken and started to think of investing in various ways. SFC2 asserts that the Church has invested in the Eastern University in order to raise more money. However, the development “might mean serious hard work over a longer rather than shorter period of time. Anyone looking for a quick and easy solutions will probably be disappointed” (Schwartz, 2007:274).

4.4 Conclusion

This chapter focused on the data collection and analysis of data collected from the fields. All the data collected from the 20 participants were analyzed. From the findings, it became clear that the financial challenges experienced by the RCZ are historical and can be linked back to 1966.

Furthermore, from the findings, it is clear that the RCZ is putting a number of plans in place to eradicate the financial challenges she has experienced over the years. It is important to note that no matter how long the Church has experienced these financial problems, through a financially healthy relationship with DRCM and others, hope and a bright future is guaranteed for the Church.

The subsequent chapter shall focus on the development of the financial policy by the RCZ. After the missionaries left the RCZ, the local leadership started to put things in order by establishing the constitution, building Men’s, Women’s and Youth Fellowships and putting the financial policy in place in order to guide financial matters. It was not an easy task for the young inexperienced leadership, but the development enhanced the indigenous RCZ Church. Thus, the

next chapter is important because it discusses the process of the Church development in terms of the financial policy before and after 1966.

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CHAPTER FIVE

TOWARDS THE FINANCIAL POLICY OF RCZ

5.1 Introduction

In the preceding chapter, the study focused on the data collection from various participants as planned. I collected data using semi-structured questions, which allowed the participants to freely contribute to the research. This chapter will focus on the understanding of the RCZ financial policy before and after *Umwini*.

The financial challenges motivated the RCZ to initiate their financial policy, which guided them to enhance their financial independence. The DRCM engaged with the Church in financial matters before and after the independence of the RCZ. It must be mentioned that there was no financial policy after *Umwini*. The DRCM worked with the local congregations and the government of Zambia in order to run the institutions of the Church.

However, the DRCM helped the RCZ grow in all aspects of life due to the financial support and administration they rendered to them. For this reason, the concept of the RCZ financial policy is critical in this chapter.

Notably, for any organization to grow and build self-sustainability, it is necessary that a financial policy be in place. In understanding the financial policy of the RCZ, a number of questions can be asked:

- i. Did the DRCM leave a financial policy in place during the handovers of *Umwini*?
- ii. If not, then what was the RCZ using to manage financial matters?
- iii. Has the RCZ put in place the financial policy?

It can be said that the financial policy is crucial to this study because it enhances independence, sustainability, self-governance, and freedom from donor dependency. Above all, the partnership between DRCM and RCZ enhanced the development of the financial policy. The challenges that the RCZ experienced after *Umwini* enhanced the development of the financial policy. From 1966 to 2016, the RCZ has critically evaluated her financial policy in order to contextualize it to the Church standards.

5.2 Development of the financial policy in the RCZ

Since *Umwini*, the RCZ has led processes of adopting and developing a financial policy. Thus, “a policy can be thought of as a set of instructions from policy makers to policy implementers that spell out both goals and the means for achieving those goals” (Nakamura & Smallwood 1980:31). For this reason, the financial policy is crucial to this research, because it indicates how the Church handled her finances. Developing the RCZ financial policy took more than 30 years after independence. During the period after *Umwini*, the RCZ had no financial policy to guide the Church in financial matters. Thus, in most cases the leaders used common sense in organizing financial matters.

5.2.1. The book of the laws: *Zolamulira*⁹⁸ (Constitution)

In guiding the Church administration, the DRCM had laws that guided them in Northern Rhodesia. Notably, Verrstraalen-Gilhuis (1982:237) asserts that “at the 1953 Synod the ‘Mother Church’ in the Free State had given its ‘second daughter Church’ a constitution”. It was known as ‘*Zolamulira*’ [constitution] in a local language. This *Zolamulira* was a replica of the DRC OFS Church, the Mother Church. This document influenced the running of the Church regarding financial matters before 1966. This was so because “A great part of the new *Zolamulira* handed to the 1953 Synod, was indeed a straight translation of the Book of Laws of the Mother Church” (Verrstraalen-Gilhuis, 1982:239). The RCZ learnt from DRCM because of the document handed over to them during the 1953 Synod. The teachings of the 1953 constitution from DRC was critical to the RCZ in that it taught them the DRC ways of doing things. The DRCM OFS wrote the 1953 constitution, which was handed over to the African Reformed Church (ARC) before *Umwini*. This was the document, which was used before *Umwini* in 1966. In enhancing financial guidelines and indigenization of the local Church, the DRCM OFS handed over *Zolamulira* before *Umwini* in 1966, which guided the Church in finance and administration. Therefore, this enhanced the RCZ to follow exactly what the mother Church wanted them to do. This enhanced dependency and child-like behavior to DRCM.

⁹⁸ *Zolamulira* is a Chewa word for the constitution that guides the Church. The Old *Zolamulira* had components that guided the Church in financial matters. It was appreciated by most of the senior ministers.

The document helped the Mother Church to organize the local Church in Zambia. The Synod minutes of *Msonkhano wa cinai wa Sinode wa Eklesia wa Misioni wa Dutch Reformed Church wa O.F.S wa M’Rhodesia wochitika ku Lusaka pa tsiku la 6 June 1953* states that:

Buku la Zalamulira. Msonkhano ayamika Mfotokozi malamulo, Mbusa S.H.F. Pienaar ndi kabungwe ka malamulo cifukwa ca nchito yaikuru yakutikonzera buku la zolamulira. Makamaka mfotokozi malamulo anagwirapo nchito yaikurudi, Tuesday, 9th June, 1953, Lusaka (RCZ, 1953:5).

[The constitution; the Synod council appreciated the actuary, Rev. S.H.F. Pienaar and the constitution committee for the job on the constitution. Especially the actuary who worked very hard on Tuesday 9th June, 1953 in Lusaka].

The DRCM started preparing the young Church from becoming self-governed even before *Umwini* in 1966. It was done by securing a document called *Zolamulira*, as indicated in the Synod minutes of 1953, which was handed over to the Church. The document was in Chichewa, as indicated above. However, from the arguments of the participants during interviews, the document was not handed over to the young leaders after the demand of *Umwini* in 1966. For this reason, this left them without any document to guide them. They resorted to using common knowledge and common sense in guiding themselves.

5.3 Different RCZ financial policies that guided the Church

From 1982, the RCZ continued to develop their financial policy that guided the Church in financial management. While the missionaries left without leaving financial documentations after *Umwini*, the local Church enhanced its development in financial policy, even though this was done with difficulties. From using ‘common sense’ to the development of a policy document was an achievement made by the local leaders of the RCZ. There were revisions on the issue of the financial policy. RASL5 states that:

The financial policy has been reviewed in various ways...I could say, when I became moderator the first time in 2000 there was already a financial policy, but it has been revised over the years, [02/03/17, Chamba Valley].

The first documents related to finance were reviewed and adopted by Synod meetings in order to enhance financial stability. RASL5 stated that the Church had a policy, but it underwent reviews so that it suited the position of the Church.

Before 1982, however, through the first leaders the RCZ came up with a written *Zolamulira*, which composed a portion on financial matters. This document enhanced financial stability although it was not adequate. It can be said that at this stage there was no financial policy, but only *Zolamulira* that included a portion of financial guidelines. The first historical constitution written in Chewa guided the RCZ in the following areas:

5.3.1. Guidelines on Thumba La Synod [T.L.S⁹⁹] account

The constitution guided the Church on how they had to pay those attending Synod council meetings. Notably, the constitution provided guidelines for how Church finances should be kept. Item ‘A’ reads:

Ndalama zonse zoyenera kulowa mthumba la Sinodi ziperekedwe motere: - (a) Zaciyesero ca Sindi, (b) msungi wa mpingo asamalilire kuti ndalama zoyenera kuperekedwa zitumidwe mosacedwa kwa msungi wa Presbiterio amene ayenera kutumiza mwansanga ku T.L.S. (RCZ, 1984:141).

[All the money required to be given in Synod account should be given in this way: a. Synod targets, b. congregational treasurers to make sure the funds are remitted to presbytery treasure without delay, then the money will be remitted to T.L.S].

Equally, the first Chewa *Zolamulira* guided the Church in the way the T.L.S finances were to be managed. The congregational treasurers were required to remit their contributions to the general account of the T.L.S immediately. The Church (RCZ) did not have a financial policy after 1966, and the *Zolamulira* was the only document that guided the Church. Therefore, the document gave guidelines to the Church on how presbyteries and congregations should meet their responsibilities.

⁹⁹ T.L.S stands for Thumba La Synod (it was a Synod account).

5.3.2. Guidance on various financial obligations

In addition, the 1984 constitution guided the Church in requirements concerning payments to Synod leaders whenever they attended meetings. Moreover, it provided guidelines on the requirements for ministers that travelled outside Zambia. Nevertheless, the constitution did not elaborate on investments of the Church. As an illustration, it states that “*thumba la Sinodi lilipira ndarama zofunika pa misonkhano ndi maulendo a ma bungwe okhalira a Sinodi*” [The Synod accounts should pay all who attend Synod meetings and all undertake synod trips] (RCZ, 1984:142). The focus was on allowances during Synod meetings, the Synod executive, and other obligations. Ultimately, the Chewa constitution was useful after *Umwini* in 1966 but was limited in addressing other crucial points, such as investments of the Church.

5.3.3. Guidance on the financial committee

Correspondingly, the *Zolamulira* constitution guided the way the Finance Committee of the Church was required to manage finances. Further, ‘*Lamulo 128, za kabungwe ka nthawi ka ndalama za Sinodi*, (RCZ, 1984:144) reads:

Kusanthula ndi kucong'a zonse zolinga ku chuma ca Sinodi zomwe zisungidwa ndi msungi wa Eklesia. Cidziwitso (report) ciperekedwe molembedwa ku msonkhano wa Sinodi...

[The Church treasure makes sure to keep, synod finances, report should be given to Synod council.].

Notably, as illustrated above, the constitution guided the Finance Committee on how to manage and disburse Church finances. It guided on the presentation of reports to the Synod executive and on audits of Church accounts. As a result, the Chewa *Zolamulira* was a crucial document after 1966 because it enhanced the ability to build financial transparency in the Church. This was a positive part of the constitution because it enhanced transparency to those managing Church finances.

5.4. The 2011 financial policy

Similarly, since *Umwini*, the RCZ has gone through process of developing financial guidelines in order to enhance financial stability. Maybe it can be said that this has happened because of the

way the leadership demanded *Umwini*. The Reformed Church leadership came up with the 2011 financial policy in order to help guide the financial matters in the Church. The step of coming up with a financial policy was critical in the history of the RCZ.

Nonetheless, the 2011 financial policy did not help the RCZ after *Umwini* because the policies were not practical to the situation of the Church. For this reason, the:

Kamwala Presbytery requested that Synod Revises the 2011 Financial and Procedures Manual Version 2.0 of October, 2011, this is in order to have an updated and consolidated Policy Manual as time has elapsed (Seven Years) and Financial Policies have changed. The Presbytery observed that several years have elapsed since the Financial Manual was revised as financial matters and policies have changed in the country. Synod resolved that the Financial Policy and Procedures Manuel Version 2.0 of October 2011 be revised as it has outlived its period and a Committee is set up for the same, which should start the process.¹⁰⁰ (RCZ, 2018:56-58).

As described above, the Church has struggled in the area of financial policy since 1966. It can be suggested that the policy of 2011 was not applicable to the local needs of the Church. Consequently, plans were made to have it revised so that the policy will be able to answer the challenges of the Church. While the 2011 financial policy outlived the period and needed revision, the policy pointed out important guidelines such as:

5.4.1. Financial management and accountability

Conversely, the 2011 RCZ financial policy pointed out issues on financial management and how to be accountable. On the contrary, the policy was not applicable to the general membership and it was not clearly explained to them. In spite of it not being understood, it propagated management, accountability, and control measures. It is states that the:

RCZ finance policy is a detailed document that provides directives on ways of handling matters that directly or indirectly affect the Church's' finance. It covers management, accountability, control measures and acquisition procedures of assets. It

¹⁰⁰ 2018 August Synod Council held at Katete Girls Secondary School under the theme 'the Church and its Mandate'.

is designed to give clear guidelines of accounting procedures and accurate ways of presenting financial reports. (RCZ, 2011:6).

Since *Umwini* in 1966, the RCZ used the constitution to guide the Church in financial matters. The leaders of the Church included a component of financial controls in the constitution. In addition, the 2011 financial policy was a critical document introduced by the RCZ after *Umwini*. It encourages financial management, accountability, and ways of accounting procedures. However, many at congregational level did not understand the document.

Moreover, it asserts that (RCZ, 2011:2) “the Financial Manual version 2.0 is as a build-up on the previous manual Abridged Financial Manual) that was developed in 2002, it marks a milestone for the Reformed Church in Zambia (RCZ), with regards to enhancing the financial management, controls, effectiveness and accountability”. Consequently, the financial manual of 2011 was a step in the right direction before and after *Umwini*. The policy introduced a sense of financial control among the leaders in the Church.

5.4.2. Transparency/internal audits

In addition, the 2011 financial policy guided the Church on matters of transparency. Notably, it was crucial that a policy should strengthen transparency among the people managing finances:

Church workers and the leadership. Various groups shall be included in the decision-making process or at least in the process of consultation. A combination of church workers, board members/councils/committees, and/or church/community members shall meet to discuss issues as they arise (RCZ, 2011:8).

The policy enhanced the incorporation of other members of the Church in order to strengthen transparency in the Church. Including different people in financial matters enhances accountability and trust in the Church. Thus, the inclusion of other different stakeholders was important for the RCZ because many would now participate in decision-making.

However, the policy was not applicable to the situations of the Church because it took long to be revised. A well designed financial policy yields development in any organizations. It is argued that:

The need for well-designed financial policies continues to play an important role in the overall financial strength of an organization. While the creation of a new policy is time-consuming, the good news is that a well-written financial policy can offer a multitude of ongoing benefits.¹⁰¹

It can be concluded that the 2011 financial policy was not applicable to the context of the RCZ Church and all her congregations because many were not informed about the policy. As a result, the 2018 August synod meeting resolved to revise it. For this reason, the RCZ has experienced financial challenges because of the financial policy, which is/was not applicable to situations of the Church. However, a well-written policy could critically enhance financial management in the RCZ.

5.5. The 2013 Constitution: By-Laws and procedures

Alternatively, the RCZ continued to come up with financial guidelines in order to enhance financial stability. In upgrading the constitution of the RCZ, they revised the constitution and came up with the 2013 guideline. In this document, they included the component of financial management. The financial and administration procedures, part 5 are embedded on BP 78, Collection and control of Church finances.

Under this, the constitution guides the RCZ on a number of issues. BP 78.3 guides on the sources of income of the treasury of the congregations. Moreover, it lists a number of sources, such as tithes, offerings, and other sources. In addition, in BP 78.6, the responsibilities of the congregation finance committee are set out, which states that it's "to oversee the overall management of financial and other resources of the congregations in accordance with the RCZ finance policy guidelines" (RCZ, 2013:132). The 2013 financial policy guided the RCZ to

¹⁰¹ <https://bakertilly.com/insights/financial-policies-why-should-you-bother/accessed> on 20/09/19.

manage the finances in the Church. The revised constitution helped the Church's finance committees to control finances in the Church.

Further, the constitution gave the congregations the responsibility to handle issues of finances. The constitution at least gave the congregations guidelines on how they can control matters of finance. Conversely, thus, the guidelines from the 2013 Constitution gave the Church ways in which finances could be handled. In addition, BP 79.1 states that the presbytery finance committee, "shall be responsible for the overall control of the presbytery financial resources" (RCZ, 2013:133).

Equally, the 2013 Constitution provides guidelines for the presbyteries on how they should handle finances at presbytery level. Not only did the constitution give responsibility to the congregations, but it also allowed the presbyteries to monitor and control finances. BP 79.2 indicates that the Synod finance committee "provides finance policy direction to the Church and conduct regular reviews of the Church financial policies..." (RCZ, 2013:133).

The 2013 financial policy included the guidelines on financial matters, as indicated above. They emulated the Chewa *Zolamulira*, which had a portion of financial guidelines. Nonetheless, the RCZ has continued with financial challenges since *Umwini* because congregations are not well informed on these financial policy documents, especially financial committees. In the end, it is information just found in the paper.

Given the above, the revised 2013 Constitution gives the RCZ guidelines on the following:

- i. Collection and control of Church finances (BP 78)
- ii. The responsibility of the congregation finance committee (BP 78.6)
- iii. The presbytery finance committee (BP 79.1)
- iv. Synod finance committee (BP 79.2)

The Synod finance committee is required to give directives to all other finance committees, including the congregation's finance committees, as well as the presbytery finance committee in the Church. As a result, any regular checks and balances is the Synod Finance Committee's responsibilities.

5.5. Advantages of the financial policy

The finance policy has a number of advantages. If the members of the church understand the financial policy, the Church shall benefit in so many ways. The following are the advantages of having a financial policy:

5.5.1. Towards making right decisions

Conversely, it must be stated that financial policies aid leaders make right decisions in organizations. Likewise, “formally adopting financial policies for governments is tremendously important. If written and implemented correctly, financial policies can aid government leaders in decision making and help strengthen the financial health of the government”.¹⁰² The government leaders receive guidance from policies of the organizations; similarly, the Church enhances its right decisions through the policies set. Accordingly, the RCZ finance policy was and is critical in that it guides the leaders on how to choose and make right decisions for the Church.

5.5.2. Towards establishing internal controls

On the other hand, financial policies enhance internal controls in any organization or Church. In fact, organizations that do not have financial policies experience challenges in managing their finances. It is argued that:

Financial policies are key to defining financial management practices and establishing internal controls for any government... financial policies will define a shared understanding of how the government will develop its financial practices and manage its resources as well as defining boundaries and roles for each position within the government.¹⁰³

Notably, financial policies critically enhance internal control in organizations and churches. It can be said that after *Umwini*, the RCZ had no financial policy, hence, they made use of common sense. Admittedly, the financial policy is crucial because it helps the Church to have internal control of finances. As indicated, the financial policy enhances internal controls in the Church.

¹⁰² <https://bakertilly.com/insights/financial-policies-why-should-you-bother/accessed> on 20/09/19.

¹⁰³ <https://www.hhcpa.com/blogs/government/importance-of-financial-policies/accessed> on 10/09/18.

5.5.3. Enhances budgeting, debt management, investments

The establishment of internal financial controls strengthens budgeting, debt management, and investments. Policies critically help manage debt challenges because the guidelines put in place controls. Callahan (1992:18) asserts that a “budget is a series of wise investments. The best way to think about your congregation’s budget is as a series of wise investments on behalf of the mission to which God calls you in the world”. Financial polices guides and build strong budgets for the congregation as it does for any other organization. Similarly, the RCZ can enhance its financial sustainability if she invests following the budgets system.

A well-stipulated financial policy enhances guidelines that help manage debt in any organizations and investments. Thus:

The word *investment* comes from the Latin verb *investire*, which means to clothe, to put clothes on. The verb is derived from *in* plus *vestes*, the latter meaning garment or clothing. The budget is the clothing we put on the mission (Callahan, 1992:18).

A Church that budgets in order to build financial independence enhances investments. For this reason, the issues of budgeting and investment is crucial for the RCZ because the Church shall grow in sustainability. When the Church budgets, the Church avoids the use of ‘common sense’ in the way of spending, but develops a systematic way of spending and investing.

5.5.4. Effective Church mission

The advantages of financial management in any organization are many. Apart from managing financial debt, the Church develops into a healthy and effective mission organization. The “congregations who practice effective Church finances have a stronger mission, help more people, and raise more money” (Callahan, 1992:3). A financial policy, as indicated previously, enhances positives results such as growth in mission work in the Church.

This is enhanced because the people see the need to support the mission programs of the Church. In addition, Callahan, (1992:3) asserts that “people with a passion for mission are motivated to learn effective Church finance practices”. Therefore, it is necessary for the local members to understand and know the financial policy of the Church. This brings motivation, transperancy

among the local people to support the projects of the Church. Indeed, for mission to grow in a Church, effective Church finances practices is critical. Thus, for the RCZ to enhance her mission focus, it is necessary for the financial policy to be strengthened and implemented.

5.6 Challenges that led to developing the financial policy

1. Lack of financial document that enhanced financial sustainability

From the interviews conducted, after the demand of *Umwini*, the Church did not have the financial document, which guided the Church in financial direction. This situation created financial challenges among the local leadership in the Church eventually leading to a number of financial flows. It is understood that the financial document was not handed over to the local people.

Thereafter, 30 to 40 years after *Umwini*, the Church started to work on the financial policy, which would guide the RCZ in financial transparency, financial audits, budgeting, investments and prudent reporting.

2. The use of common sense

The Church having no financial policy for over 40 years posed another challenge to the Church in trying to build her *Umwini*. Since the local leaders did not have adequate knowledge on administrative matters, the RCZ leaders started to apply their common sense. This perpetuated financial challenges because they did not apply financial knowledge in enhancing the investment programs.

3. *Umwini* of the RCZ

The demand for *Umwini* as indicated in the interviews enhanced financial challenges in the Church. Further, *Umwini* led to the awakening of the local leaders in the Church. The young leaders who came in leadership in subsequent years realized the need for a financial policy direction in the Church.

The Church autonomy led to the development of the financial policy because the Church leadership wanted to put financial documentation in place. After the departure of the missionaries as indicated in chapter three, the Church started to reorganize herself and that included putting in place the financial policy. However, this took many years to be accomplished and the process is still on because the document requires revising. The 2011 financial policy is

outdated and the 2018 Synod resolved to revise the financial policy in order for it to answer the current financial challenges the Church is experiencing.

4. To build and enhance transparency in the Church

Before the financial policy was put in place, the Church experienced unprudent use of finances in the Church. The possibility of misappropriation or mismanagement of funds was prominent. As indicated above, the financial policy helps in healthy management of funds. Thus, for many years, the Church experienced misplacement of funds due to unavailability of the financial policy.

For this reason, the Church had to put in place a financial policy that was intended to solve the problems of misappropriation and mismanagement of funds in all institutions, national, regional, presbytery and congregational committees. That is why the 2013 document has an inclusion of financial guidelines.

5.7 Conclusion

The financial partnership between DRCM and RCZ enhanced their relationship in many ways. The financial relationship was crucial in that it enhanced *Umwini*, mission work, the training of evangelists and ministers, the building of Church structures and houses, and the payment of the salaries of workers. After the 1966 Church independence, the RCZ did not have a financial policy that guided the Church in financial investments, but only *Zolamulira*, which was not adequate. Nonetheless, after years of independence, the Church eventually developed financial policies, which guided the Church in financial matters in order to strengthen *Umwini* and financial independence. Ultimately, the Church experienced financial challenges since 1966, which can be attributed to the lack of the financial policy.

The next chapter explores the analysis of data collected from different participants. Therefore, the researcher analyzes the data thematically according to the way the respondents were coded and responded.

CHAPTER SIX

ANALYSIS OF DATA FROM FIELD WORK

6.1 Introduction

In the preceding chapter, the study highlighted the development of the financial policy since 1966. The financial policy is a crucial document in the life and development of the RCZ. This chapter will provide analysis from interviews on the causes of financial challenges in the RCZ and consequences of depending on donors. As a researcher, I acknowledge drawing out analysis from the experiences by the participants' interviews. The information by the participants was subjective. The following are findings and the analysis from the data collected from the fields.

1. Use the land wisely to enhance *Umwini*

Notably, one of the concerns that came from the participants during the interviews was the lack of use of land to enhance *Umwini*. Generally, all those interviewed raised the issue of land that the Church has in the Eastern Province and other parts of the country. RASL3 and RASL5 revealed that most of the land is “lying idle, its unutilized, if we can turn this pieces of land in to money generating ventures”, then the Church will never be same. It was also suggested that the Church should lease some land to the developers who can help develop idle land. RASL1 added “we are opening up our land for leasing” in order to maximized the land the Church has in order to build financial sustainability and financial independence. CFC3 said, “The key is to reduce waste before we can improve what we have”. Furthermore, CFC3 asserted that the Church should use the land for agricultural purposes.

For the RCZ to come out of the financial challenges, the Church has to make use of the land available. Further, the Church could develop most of the land that she has in prime and fertile areas. The RCZ strategic plan of 2016-2020 acknowledges under data analysis number two, item number 7 and 8 that the RCZ “owns buildings and owns vast land” (RCZ, 2016:1), which is a strength, but it is idle and unproductive land. This hinders progress of *Umwini* in the RCZ.

Additionally, MEA16,1 said that the Church needs a “critical RCZ evaluation in all areas of land which the missionaries left”. A total evaluation of church would help the Church understand and know how to develop her land in order to build financial independency. However, the Church is

losing land due to squatters. Currently, all of the land of the Church has squatters. For this reason, suggestions of selling some land and investing it somewhere else is wise. MESB16,1 suggested that the Church should “sell some land and invest” in prime land in order strengthen *Umwini*.

Apart from selling land where squatters are and investing in prime lands, the Church leaders in the past have planned to sell the same land to the same squatters in order to empower them. Thus, survey of the land has been done in order to sell the ones occupying the same land in order to empower the poor people in the villages.

2. Leaders to be action-oriented in order to build *Umwini*

In addition, the interviews raised one very important concern about the work culture of leaders in groups of the Church. The concern was that most of the time, leaders do not act on what Synods agree on. This is because for many years different Synod Councils have discussed and resolved the same issues, but this has not been implemented.

Interestingly, when one reads all the Synod Minutes, what comes out are the same items discussed and resolved, but it ends there. For instance, the issue of a central account has been discussed in all Synod Meetings; the Synod Councils of 1989, 1999, 2002, 2004, 2006, 2008, 2010, 2012, 2014, 2016 and 2018. The matter of a central account has been debated, discussed, and resolved, but still yielding less results. The Church wants action-oriented leadership to implement the Synod resolutions in order to strengthen *Umwini*.

3. Incorporate all people in the Church/Involve people with businesses minds

The interviews also revealed the necessity of forming committees comprising of technocrats. The interviews revealed that the Church has talented, skillful, intelligent, educated people, and people working in high ranked positions. SFC4 said, “Professionals like accountants and others can be brought in to help the Church”. Further, RASL3 said, “we need to work together, put our heads together and probably find one big business venture” and do them together. Involving professionals and working together is key to financial independency of the RCZ.

Gray and Tucker (1999:109) asserts: “A Church with several members who are knowledgeable about accounting (and not otherwise involved in keeping the Church’s books) could be appointed

to serve as the financial review committee”. Similarly, MESB16 said in their words, “instead of us choosing technocrats people who have a technical knowledge, we thought of doing it ourselves as clergy”. In addition, CFC3 says we must “make the qualifications for certain positions be given to professionals” in order to bring healthy financial stability. Thus, the Church must involve skillful members in different positions and committees in order to help build the Church *Umwini*. From the findings, it is suggested that it is time the Church formed such committees, and ministers must not be involved in these committees. During the 2012 Synod Minutes, Synod proposed that the Church should start a business unit and “moderators of the Church should preside over ecclesiastical matters while business matters are left in this body (business unit)” (RCZ, 2012:31). Currently, they claim that the ministers hold most of the positions, hence the failure of certain projects.

Moreover, Wyn (1967:28) adds: “The clergy are experts in vestments but not in investments; priest are popular with people but unfamiliar with figures”. As indicated by members of the Church, the Church should come up with committees that will plan the investments of the Church. The clergy must not interfere, but only give guidance. Truly, many ministers of the Word require information on financial matters. For this reason, there is need to train leaders with financial knowledge in the Church. Thus, CFC3 indicated that “we need people that are business minded but full of faith”. Incorporating such people would enhance financial stability in the Church.

6. Invest in business/companies/real estate/create business ventures e.g. (bookshops, filling stations, agriculture/entrepreneurship) to strengthen *Umwini*

Furthermore, the general observations and suggestions from the interview also proposed that the Church enters into businesses, start companies or buy shares in companies; invest in agriculture programs, and other healthy investments. However, the SFC2 revealed that RCZ “do not have the mentality of investing and making money, that attitude is not their in the Church”. For this reason, CFC3, MESB16,2 asserts that the Church must “create bussines ventures such as: book shops, agricultural projects more especially in cash crops, aquaculture, maize and soya”. Through these ventures, the Church would grow in financial independence.

Currently, the Church has no company formed, regardless of Synod resolving this way during the 2012 Synod meeting in minute number 25.3.1.1 (22-25 August). Tongoi (2001:63) states: “Investing is simply laying the foundation for a desired future”. The interviews with members of the Church revealed this idea of investment. The Church needs to invest if the future would be bright. RASL5 suggested that the Church should engage in “diversification, there are other means of raising funds (education, agriculture)” which the RCZ can introduce. Thus, RME1 adds that the “Church must invest in projects and investment that will run without any interference or money being misused”.

The problem is that most churches do not invest in long-term or short-term goals. The Church must take urgent steps today in investing for the future, otherwise poverty will never end. SFC4 and RME2 says, the “Church should take the route of investing in ventures that can generate income for the Church”. Investments are the way to go, as explained by participants interviewed.

Tongoi (2001:44) adds: “God’s primary way of creating wealth is through work. Africa will not extricate itself out of the poverty cycle unless its work ethic changes”. This is why the people are calling for action-oriented leadership to implement such resolutions. Fifty years down the line, the Church continues to struggle financially in all levels. Therefore, the only way is to go in the direction the people are suggesting. According to Wyn (1967:11), “the powers that be have the opportunity to Marshall and utilize the available resources to the best possible advantage”. Likewise, the Church leaders need to take opportunities that are available to the building of the Church. There are many opportunities around today and if well utilized; the Church could bounce back to her glory days.

The Church should build infrastructure in business potential areas such as Lusaka, Chipata, Copperbelt, and Livingstone, where the Church can gain profit. Currently, the Church has no proper buildings which can be rented by organizations or the government. SFC1 asserted that the “Church’s stance on investments has been poor. The Church has been slow in seeing opportunities” of investments. SFC2 asserts that the “mentality of Christians should come from tithes and offerings” only and not other non-traditional sources. Thus, RASL1 asserts, “the RCZ should invest locally, in local congregations in order to build financial independence”. In addition, RASL1 also said, there are “certain things that are learnt the hard way” in order to be financially sound.

Zerenji (1999:17) states: “The time has now come for the native Church to take up its responsibilities alone as the individual churches planted by the Apostle Paul did ...” Indeed, the RCZ must take up its responsibilities in building suitable infrastructure in order to enhance sustainability. Zerenji is clear; it is time for African churches like the RCZ to take the Church to higher heights. That would happen if the Church puts up quality infrastructure in areas in Zambia with potential. Therefore, SFC1, MESB16,1, and SFC3, state: “Church engage in BOT (build operate transfer) as a way to invest” and eventually enhance stable finances in the Church. RASL3 adds that the “perusing the leasing of our land on BOT principle and buying shares in Eastern University” would be the way to go in order to enhance financial sustainability.

Those interviewed lamented that most of the infrastructure left by missionaries are not in good conditions. However, since 1966, the Church has continued to build Church buildings. The Church must do more in terms of sustainability. Similarly, SFC2 says, “I see the Church waking up and putting up investments, for example where we have invested in the Eastern University”, is giving the Church hope of financial stability. The waking up of the Church indicates that financial steps will be put in place, which will enhance financial development for the future. RME1, YRC1 and others suggests that the “RCZ should empower local congregations to grow in financial investments”.

5. Teach the members of the Church to give faithfully to enhance *Umwini*

The general understanding of people is that the ministers do not teach enough on tithes and offerings. RASL1 said, the “attitude towards money must change”. Furthermore, SFC1 added that “historically the Church depended on offerings and tithes, which are not sufficient to support the Church finances”. The interviews revealed that the tithes and offerings are the major sources of the Church’s income. Therefore, the ministers should teach the members to be faithful givers of tithe and offerings. Those interviewed also emphasized on the issue of mindset change in the Church. RASL4 states, “the attitude of understanding that it does not matter how much you give” should change. RASL4 adds, songs such as “sokolola kaulinako or nilibe chuma ine chopeleka kwa Mulungu wanga” must not be sung because they are building a negative attitude in the Christians. The songs raise an attitude of not caring about the area of giving to the Lord. That is why some people have an “attitude that things will be given” (WRC1) to them has continued.

The minutes of April 1966 stated that: *“Msonkhano unapangana kuti pa zaulere pali ufulu, pasakhale lamulo la Sinode loikika. Tifulumize mipingo yathu kupereka bwino pa zaulere zawo¹⁰⁴”* (RCZ, 1966:55). [From the 1966 minutes, they resolved that they encourage Church members to give generously and there must not be any Synod law on this]. The issue of giving faithfully was discussed in the Synod council of 1966. They resolved that Church members must be encouraged to give generously. RASL5 emphasized that “mindset to give faithfully and embracing of non-traditional means of raising funds” apart from relying on tithes and offerings should be introduced.

The 14 April 1966 meeting heard concerns in the area of giving. The council reminded of the law that said: *“Lamulo lakale lisungidwe ·kunena pa zopereka, mwamuna apereke mosacepekera pa 12/- ndi mkazi posacepekera 6/- pa caka¹⁰⁵”* (RCZ, 1966:55-56). [The old law on giving be kept which stipulated that a man give 12/- and women give 6/- annually]. Church members were required to annually give the stipulated amounts, as indicated. This law encouraged an attitude of not giving faithfully to God because the Christians followed the stipulated amounts. SFC4 said “attitude of receiving and not giving giving” negatively impacted the Church. The legalistic attitude of giving critically enhanced the attitude of receiving instead of giving faithfully.

Further, Van der Merwe states: “The D.R.C.M. followed the general practice of protestant churches and societies at that time, of fixing the amount which Christians should contribute annually towards the Church”. However, the legalistic structure did not work in the Church. It just brought more problems. The idea did not encourage the members to give generously. In the “thirties and the forties there was a strong emphasis on voluntary giving to the Lord. In several congregations thank offerings increased remarkably” (Van der Merwe, 1981:111). For this reason, the Church should emphasize teaching on generous giving to the Lord.

Thus, “a winning attitude is of tremendous help in making the most of this book especially if it is coupled with hard, patience and ability to sustain a strategy over a long enough periods” (Adei, 2000:17). As Adei is stating, we must teach our members to have a winning mind and not always

¹⁰⁴ Mau a Msonkhano wa chisanu ndi chitatu wa Sinodi wa chifrika wa Reformed m’Zambia wochitika ku Kutete, kuyambira pa 14 April 1966.

¹⁰⁵ Mau a Msonkhano wa chisanu ndi chitatu wa Sinodi wa chifrika wa Reformed m’Zambia wochitika ku Kutete, kuyambira pa 14 April 1966.

blame others or our missionaries. The claim was that the DRCM missionaries did not teach the local people how to give their tithes and offerings faithfully, but mostly received from the Mother Church.

Ajah (2006:200) states: “Tithing is a commandment from the Lord for the believing community in the Old Testament, which is applicable to the New Testament believing community. It was not abrogated by the death and resurrection of Christ”. The Church must teach people to be faithful givers in all areas. As indicated previously, from the perspective of the Old Testament, tithing is a command. Thus, apart from investing in farms, and building houses for rent, the Church needs to take seriously the sensitization of members to give faithfully to the Lord.

Berkley (2000:16) provides reasons to answer the question why we must give to the Lord. These reasons are the following:

- i. Giving is good for the giver. Simply in letting go, in releasing their grip on their possession, people gain perspective if not something more: the joy of giving, dignity, self-respect
- ii. Giving is good for the Church. Moses gave the law that the choicest of the first fruits of your ground you shall bring unto the house of the Lord your God (Ex. 23:16)
- iii. Giving is good for God. if our chief end is, as the Westminster catechism says to glorify God and enjoy him forever.

My emphasis is that the Church should teach faithful and generous giving to the members today. YRC1, RASL3 adds, “RCZ has put up ways such as teach members to contribute faithfully” to the life of the Church. Mosser and Brian (2003:11) assert “the Church needs a new vision for giving because old strategies no longer seem to work”. Therefore, a giving Church is a blessed Church all over the world. If the Church gives generously, she will be able to sustain her programs. She will be able to be self-sustainable, self-propagating, self-reliant, and self-governable. RASL3 asserts: “Congregations should continue to give a percentage to Synod office in order to support Church projects” in order to enhance sustainability of the Church.

6. Build healthy partnership to enhance *Umwini*

The Church must continue to work with the DRCM and other organizations in order to promote partnership. However, the relationship with DRCM is mild. RME2, MESB16 said, “partnership

is mild such that the relationship is as sister churches, unlike in the past”. MEA16, 1 said, “help is at a slow pace and support continued but is slowly cutting down”. Many members appreciate the relationship existing between the RCZ and the DRCM, although it is not as it was before 1966. SFC3,4, RME2, MESB16, 3, RME1 confirm: “The relationship of 1966 is not at the same level as it is today because that time in 1966 we had so many missionaries from DRCM working in Zambia”. The partnership at present with DRCM has drastically reduced and does not affect the RCZ. However, Kritzinger (1994:22) states that “better presupposition for missionary Church planting and the relationship between older and younger Churches to be the concepts of mutuality and interdependence”. CFC3 adds that the Church needs to “create partnership with Christian background organizations” to enhance healthy partnership. The Church should strengthen relationships and extend this to other organizations. CFC3 says “RCZ to create and build partnership that support the values of the Church in order to grow”. The RCZ has enjoyed cordial relationships with a number of partners since *Umwini* in 1966, especially DRCM OFS. At the Synod of 2004, held 21-25 August, RCZ and DRCM relations became stronger. The “DRCM of Orange Free State presented gifts to the RCZ in form of: constitution, hymn books (SM 2004/13)” (RCZ, 2004:9). In addition, during the same meeting “a letter of good will from Dr. J.M. Cronje was read before the meeting [SM 2004/14]” (RCZ, 2004:9). Furthermore, RME2 said, the “partnership helped JMU, publishing of books, and also strengthening emotional support” to the RCZ.

Additionally, the DRCM partnership is currently strong; to such an extent that in 2015 when RCZ headquarters was broken into and things stolen, the DRC OFS donated computers to the Church. The letter dated 18 May 2015 states: “This is to certify that the Dutch Reformed Church Free State bought two laptops computers as a gift to the Reformed Church in Zambia” (Van der Watt, 2015:1). This gesture has grown even beyond *Umwini*.

Furthermore, in deepening the relations with the DRCM OFS, the RCZ wrote a concept note about the new project the Church is doing (with Foston Radio station). The Church has embarked on starting a radio station. The note written by the General Secretary states that, “we request our sister Church – DRC Free State Synod to assist RCZ with K60, 000 (about \$8000) to procure this transmitter from abroad” (Zulu, 2016:3). This shows the strength of the relationship between two churches.

Notably, in deepening partnership with DRCM and other organizations, it is required to break terms that discriminate each other. The Church must enhance unity, reconciliation, and love among God's people in partnership. During the colonial era, the local people in Africa welcomed the missionaries under difficult conditions because of laws and a culture that was imposed on them. Under the same challenging circumstances, however, the local people collaborated with them, embraced the values of the visitors, and helped them to settle.

Likewise, in this era, we must reconcile, forgive, love, accommodate, work with each other, embrace one another, and partner with each other regardless of regions. Belshaw (2001:8) asserts that "we seek therefore to improve our mutual understanding and hold each other to mutual accountability". Our mutuality among each other and dialogue can enhance unity between partners. My argument is that we can live together regardless of who we are and where we come from. Thus, we can enhance this partnership through dialogue. For instance, they constituted DRCM on 30 April 1942 and this allowed "dialogue between the young D.R. Churches in South Africa" (Van der Merwe, 1985:34). As leaders of churches and organizations, we must strive to bring dialogue into communities and churches. To foster partnership, everyone must be a vehicle of dialogue and partnership.

In strengthening partnerships, we must avoid mistakes at all cost. Rickett (2001:306-17) states the following mistakes that partners make, which should be avoided:

1. One of the quickest ways to get into trouble in a partnership is to assume that others share your perception and expectations,
2. Making a promise you cannot keep.
3. Going in to a journey without a destination
4. Succeeding at intercultural partnership requires at a minimum some understanding of the worldview, ways of being and interacting used by members of the partner ministry
5. Taking shortcuts in all things
6. Running race with no end. The easiest mistake to make in a successful partnership is to keep going with no end in sight.

Rickett is clear and I agree with him. As partners, we must avoid partnership without proper guidelines and understanding. The Church in the 21st century must avoid mistakes made in the past. The Church can achieve this if she keeps dialoguing together with others.

I. Maintain the fellowship, partnership and unity of the Church

A place where there is confusion or a Church full of confusion cannot see growth or development. Shorter and Joseph (2001:87) argue: “The Church is called the people of God, the body of Christ and also the temple of the Holy Spirit. It is not merely a spiritual communion, but is also a visible communion”. The Church is a community that is visible to others. Its unity is important. The Church’s unity is vital for the financial development, self-propagations, sustainability, and other elements required in the Church. This study explored concepts such as *Ubuntu*, a symbol of Africanness. Van der Merwe (1985:12-13) states that characteristics of genuine family life are as follows:

- (1) Unity should be characteristic of genuine family, (Eph. 3:16, 4:14, Col. 3:15),
- (2) the unity of a family can only be attained if the members live in an atmosphere of reconciliation,
- (3) another indispensable characteristic of true family relationship is love, (Rom. 5:5, Eph. 3:18-19, 4:15-16),
- (4) members of God household who are constrained by the love of Christ will witness to Christ and witness together (Acts 1:8, 1Thess. 1:8)

I agree with Van der Merwe. A Church needs to reflect herself in terms of the four points outlined above. The RCZ as pointed by different members needs to maintain a peaceful atmosphere for all in order to develop in all spheres. Van der Merwe (1985:33) states: “During the forties and fifties of the century, there was a strong urge towards unity within the D.R. Family as well as unity with other evangelical churches”. The urge and spirit of unity of purpose should be encouraged today. The Church should live in unity and embrace each other, regardless of culture or tribe. Van der Merwe motivates the Church to maintain the unity in order to develop healthy financial base. Due to the peace within the Church and DRCM family, SRMISS1 said “the missionaries helped to build the houses, schools of the blind, orphanage, and missionaries came from South Africa”.

II. Strengthen ecumenism

Mau Cholongosolo ca nchito ya msonkhano wa bungwe la Sinode umene udzacidika ku Madzimoyo kuchokera 30 April kufikira pa 3 May 1965 [minutes for preparing for Synodical Council to be held on 30 April to 3 May, 1965] states:

Eklesia wa A.R.C. anabvomerezedwa kukhala members wa "All Africa Conference of Churches" pa msonkhano wao wa pa September, 1964. Ndinawatumizira £12 copereka ca umembera wa A.R.C., Ndinalembananaso ndi "World Alliance of Reformed Churches" ndi na tumiza ndarama za umembera wa A.R.C. Iwo analemba akaleta kawili kawili ufunsa za zocitika mu mpingo (Eklesia) wa A.R.C. Ndinayesetsa kuyankha (OFS, 1965).

A.R.C was accepted to be a member of 'All Africa Conference of Churches during their council held on September, 1964. I (Rev, Foston Sakala) sent £12 membership fee for A.R.C. I also wrote to 'World Alliance of Reformed Churches' and sent subscription for A.R.C. They also wrote letters asking for events happening in the Church. I tried to respond to them.

As stated in the minutes of 1965, the RCZ was accepted ecumenically into ecumenical bodies or alliances. Likewise, the RCZ needs to continue with the same vision of strengthening ecumenical ties with other churches, globally.

Bassler (1991:135) asserts that "Paul, for example, did not suggest that one becomes a partner in ministry through one's donations but that requests for money are to be rooted in a prior sense of fellowship and partnership". As indicated, no one is an island. We all need each other in all ranks. All regions of the world today need one another, both the wealthy and the poor. Rowell (2006:24) argues:

Healthy interdependency is a mandate for all members of the body of Christ (1Corinthians 12:14-26). We are each other called to acknowledge that we are interconnected members of one body ... If we are to fulfill our calling as Christians; we must fit into complimentary, reciprocal, mutually rewarding relationships with others in God's redeemed family.

Money must enhance ecumenism. I understand that through partnership with others, financial independence can succeed. Anybody in the world today has succeeded because of partnership and ecumenism. Siuckelberger (2017:399-412) states:

The theological understanding of both economy and ecumenism — sharing the same linguistic root — is that humanity is bound together in the common global household of God. This connectedness should make issues of inequality, injustice, oppression and poverty a common concern.

We are all connected to each other. We must strengthen oneness among people in order to enhance financial stability. Individualism, injustice, and oppression must not be tolerated in the Church or community, but connectedness should rather be strengthened. If this is ignored, unhealthy dependency grows in us. Van der Merwe (1985:37-38) states:

From the 19th Century until the late thirties of the 20th century, the N.G.K. was involved in ecumenical action in many ways. Its representative took part in ecumenical meetings in Africa and abroad. The young autonomous D.R. Churches increasingly became involved in ecumenical relationships from the sixties until the eighties of this century. The N.G.S.K., N.G.K.A. affiliated with the W.C.R.C. and S.A.C.C. practically all the younger D.R. Churches affiliated with the R.E.S. The C.C.A.P and R.C. Zimbabwe affiliated with the A.E.A.M. and the N.G.S.K. has connections with the Geref. Kerken in the Netherlands. None of the young D.R. Churches have thus far severed any of their ecumenical ties.

Even after *Umwini*, the RCZ should maintain the ties with the other partners, as long as it is a healthy one. The days of paternalistic relationships such as between a mother and daughter or father and son are over. We must enhance ecumenism, dialogue, and partnership. Therefore, although we might differ in one way or another, “the need for mutual consultation on ecumenical relationship has become a matter of urgency” (Van der Merwe, 1985:39). We must quickly sit around the table to discuss and iron out our differences. Vähäkangas (2014:4) asserts: “The Bible, though, is still the point of common reference. Yet, for meaningful ecumenical dialogue to

take place, one needs a common language in the sense of a common vocabulary, an ecumenical *lingua franca*”¹⁰⁶. We are in a world of ecumenism, dialogue, and not in isolation.

As the body of Christ, we must strengthen the spirit of ecumenism, partnership, and fellowship in our nations and churches. Churches must work together to discourage empires that enhance colonialism.

In 2004 the then World Alliance of Reformed Churches (WARC) adopted the Accra Confession, based on the theological conviction that the economic and environmental injustices in the global economy require Reformed Christians to respond as a matter of faith in the gospel of Jesus Christ. It offers a critique of empire and calls on churches to ‘covenant for justice in the economy and the earth’ (see Accra Confession 2005:1)¹⁰⁷.

In 2004 WARC combined efforts to resist empires that caused injustices, colonial rule instead of building ecumenism and unity among Churches. Thus, to enhance unity and ecumenism, there is need for Churches to work together, form alliances in order to foster ecumenism, and to eradicate empires that enhance one-sided relationship. Even in our time, Churches must be compelled to work together.

For this reason, RCZ and DRCM partnership and ecumenism helped in “publishing at JMU and strengthening in emotional support and strengthening the ties. Friendship should focus on good relationship than giving a cheque every month” (RME2, MESB16, 1). Any spirit of division, individualism, and isolation should not be part of us. Strengthening relationship, ecumenism, and unity is key in building healthy partnership. The RCZ Synod headquarters 2007 annual report asserts: “The RCZ enjoys good relations with partners such as Dutch Reformed Church in South Africa (DRC), the RCZ has worked with these strategic partners in most of her programs”. Partnership and ecumenism has been crucial in the growth of the RCZ.

¹⁰⁶ Mika Vähäkangas, 2014, *Interreligious and Interchurch Debates: Open Questions for the 21st Century*, p.4.

¹⁰⁷ https://www.researchgate.net/publication/329042503_The_Accra_Confession_as_a_response_to_empire accessed on /24/06/2020.

7. DRCM and RCZ relationship enhanced dependency syndrome

Apart from building healthy relationship, the interviews also revealed that the dependency the Church is experiencing today is because of the relationship she had with the DRCM. RASL1, MESB16, 3 said, “I must state that the relationship has affected our financial position as a Church from 1966. We remained so dependent on the Dutch Reformed Church Orange Free State in South Africa, and it took long for the Church in South Africa to wean us off”. The relationship did not only bring development to the local Church, but the partnership also led to the local people developing and growing in an attitude of dependency. RASL2 said, the relationship “largely created a dependency syndrome on DRCM to fund the RCZ ministries ... instead of giving aid to RCZ, DRCM could have taught its partner on how to make money”. Sakala says:

This political situation affected the Reformed Church in Zambia, particularly the college, because of its heavy dependence on the DRC of the Orange Free State for financial support and personnel. The church had attempted to recruit missionaries from South Africa during this time but with little success (Sakala, 1997:88-89).

This dependency syndrome has continued to date. SFC1, MESB16, 4 said, “our mentality is locked on being consumers which must change”. Thus, during the time of the missionaries, participants revealed that the Church was just consuming, expecting to receive repeatedly. SFC1 said the “church dependend so much on donor funds prior to 1966, a situation which the Church has failed to address adequately over the years”. We were not a producing Church. This syndrome has undermined the progress of *Umwini* to such an extent that it is still affecting the Church negatively. MESB16, 3, YRC1 asserted: “Dependence is still there” in the Church and among the congregants. This has led to failure in MEB16, 1 “sponsoring students for ministry, evangelists” due to dependency syndrome. SFC4 states: “We dependent so much on DRCM without building our own capacity”. We kept on looking to the DRCM to finance our institutions.

For this reason, suggestions of a change of mind, teachings, and sensitization in all levels of the Church are urgently required. MEA16, 1 adds, “RCZ need to develop mission strategies” to enhance the Church’s financial growth. As indicated above, teachings on generous giving, positive feeling about the ownership of the Church, and participation in building the Church

Umwini is urgently required. However, MESB16, 3 indicated that after several teachings, “90% the Church is supporting her own programs”, except the institutions which are heavily funded. SFC4 asserts: “It is very difficult for the RCZ to be completely independent to finance her institutions because the genesis of setting up these institutions was on the premise that they were getting financial support from donors”. Thus, the mentality of receiving and dependency has continued.

8. Financial Management and transparency/enhance accountability and financial discipline

The problem of transparency started before *Umwini*. RME2 said: “Lack of transparency between missionaries and local people” started before *Umwini*. The missionaries did not “disclose how they raised the money”. The Church for the present and the future to come needs to be transparent in issues pertaining to finance. RASL3 adds, “there are proposals in the financial policy manual, some of them are being implemented for example transparency in managing the resources of the Church is there, prudent management of these resources, being accountable of our accounts being audited by external auditors”. The Church needs to continue with the ideal of reporting and audits in order to build confidence in the people. Wyn (1967:12) adds:

Any change for the better leading to strong financial management must come from within the Church. God has given to each one and everyone a precious talent. Financial management is simply another talent to be laid at the foot of the cross to serve the Church at national and local levels. We are all stewards entrusted with the priceless gifts of God

Indeed, as Wyn identifies, everyone has a talent in the Church, which means that everyone must use his or her talent to the glory of God. Financial management is not only for a few in the Church; everyone should exercise financial management, from the youths to those in leadership. Moreover, “it will be essential at all points to have the financial policy properly explained to all sections of the Church community” (Wyn, 1967:13). RASL4 states, “we have tried to curb misappropriation and misapplication of funds, the financial policy does not allow such kind of a thing”. Since *Umwini* the RCZ has tried to put up the financial policy that enhances financial management. However, there is need to sensitize the Church. Arguably, a well-informed

community on financial matters is always ready to support the Church projects and programs. Therefore, RASL2 states, the RCZ should “forge ahead to become accountable to ourselves, generate our own income to run the affairs of the Church”.

9. Build steps to financial sustainability to move away from dependency

WRC1 states, “there is need to put up certain things that can be implemented, that can help the Church be sustainable”. MESB16, 1 narrated, “like a child who is still young depending on mother’s milk, but still time comes when you will not depend on the mother’s milk because you are grown up ... since Umwini more than 50 years” have passed. So financial sustainability is crucial for the RCZ. Sustainability requires steps that will enhance financial stability. I appreciate the views discussed previously, because they reveal steps to prosperity and successes. The above suggestions are part of them to financial sustainability. MEA16, 1 asserted that the Church should “enhance healthy partnerships and sustainable plans, and build leadership and trust”. As indicated by MEA16, 1, enhancing healthy partnership would help strengthen *Umwini* in the Church.

Wyn (1967:34,36-37) brings some of the steps to financial sustainability: “(1) appoint a good business man as future Church financial administrator; (2) Hold regular monthly finance meetings; (3) and Christian’s stewardship is the key to successful Churchmanship”. The Church has many steps she has discussed over many synods as stipulated above and all the Church requires is to align them in a right way.

Financial sustainability heals the spirit of dependency. Wyn is simply bringing ways of strengthening sustainability in the Church. If the Church is sustainable, she will not depend entirely on donor money. Every Church should aim at self-sustainability, because donor funds hinder a number of things. SRMISS1 asserts, “the Church in general has always being creative, they should be able to to adapt”. The Church must have the self-belief and confidence that she can achieve great things, even without any donor funding. In this era, globally, the Church must be encouraged to work with the resources they have. Thus, YRC1, RASL3 says, “the Church has put in place schools, businesses to raise finances”.

10. Build Faithful Stewardship to enhance *Umwini*

The Church today must take stewardship seriously. Members must feel this is our property. For the Church to succeed, the members must understand that this is our Church; hence, they should work, protect, finance, build, save, restore, and invest in it. Tongoi (2001:94-95) states: “Biblical stewardship then involves partnering with God in the development and management of our resources”. I agree with Tongoi that for development to take place in any organization, there has to be ownership and stewardship. The problem is that most of the people in our churches do not own these infrastructures and consequently, do not take care of it.

To develop stewardship, we must in the first place rid ourselves from unnecessary expenditure or unnecessary spending. Blomberg (2013:50) adds: “The vast majority of texts in the latter Prophets that deal with material possession involve God’s spokesmen lambasting the Israelites for their sins relating to their acquisition and abuse of riches and their neglect or oppression of the poor”. God was judging them for the neglect of the poor, and for oppressing the poor. They gained riches but neglected the poor. Too often we neglect what God wants us to do. We abuse that which God has given by spending carelessly or not caring for the Church as required.

However, “the local Church is the optimal site for balanced biblical teaching on stewardship. Unfortunately so many churches and television ministers have abused their audience with unbiblical teaching or at least over-the-top haranguing people for money that many pastors are gun-shy of addressing the topic” (Blomberg, 2013:232). Notably, the Church today must teach biblical stewardship to people. Teachers must avoid wrong teaching about stewardship, as Blomberg is stating. The Bible has so many passages that teach stewardship, and leaders must focus on them. Moreover, “unless congregations can be motivated, enabled, and equipped to do corporate stewardship, Christ’s ministry will continue to be maimed, throttled, and aborted” (Fisher, 1976:17). Time for pastors to play is over; pastors should teach the members about true biblical stewardship. Globally, the Church is struggling because the pastors have not done their teaching ministry right.

The ministers must teach members what stewardship is and how Christ views a steward. A steward is a custodian of God’s property. Jesus views a steward as “the willing custodian of all that God has entrusted to his people for a season: all life, the earth, and the gospel itself” (Fisher,

1976:26). The Church should teach about faithful stewards of God's property. Congregants must learn about their role in the Church as being a faithful steward. Cunningham (1979:118) states: "The Church, from the congregation through under ecclesiastical structures, should encourage responsible financial stewardship for each member and practice good stewardship at every level of its own corporate life". In addition, we must remember that "the Church is a stewardship community that is central in the purposes of God for human history" (Cunningham, 1979:111). If the Church can achieve this, poverty will be reduced. Therefore, every member must urgently embrace the teaching of stewardship and implement it for the betterment of the Church.

Furthermore, the Church must teach members "everything belongs to God. That is perfect place to start whenever we think of money and how we use it in churches. There is not my money and Church money. No, everything is God's money. Everything. Not 10 percent. Everything" (Berkley, 2000:11). Theologically, God is the center of all our money. The Church should teach that God owns everything but He has assigned us to be His stewards. We must understand that God has entrusted the Church to our hands to care for, knowing that one day we shall be accountable. Thus, there is need to know that God owns everything and we are just stewards. Thus, "teaching and preaching about biblical stewardship" (Berkley, 2000:17) is a pastor's duty in the Church.

11. They must not depend on Church members' tithes/offering

The interviews also indicated the Church is very much dependent on traditional sources of income, such as tithes and offerings. RASL4, RASL5, SFC4 and other participants assert that "the Church should not sorely depend on the traditional forms of income, like offerings and tithes". We never know whether people will become fatigued and stop giving in the next 20 years. In fact, the emphasis on tithes and offerings from members continued even after *Umwini*. The pastoral letter of 1966 stated that "*Ampingo osapereka zopereka zao asaloledwe pa izi: 1. Pa Mgonero, 2. Pa Ubatizo wa Ana. Sangapereke Ana ku Ubatizo, 3. Pa Ukwati, sangakwatitsidwe*"¹⁰⁸. [Church members who did not give their tithes/offering were not allowed on the following: (1) Holy Communion, (2) infant baptism, they were not allowed to have their infants baptized, and (3) marriage, they were not allowed to have their marriage

¹⁰⁸ KBD1_4_3, Kalata wa Ubusa {Pastoral letter} of 1966_4_April. Synkalm. 14_. Synkalm, KBD1_4_3.

blessed in Church]. In order to encourage Church members to give faithfully, Synod had to come up with stringent resolutions as indicated above. However, it just brought fatigue in the area of giving. Thus, MESB16, 2 said, the Church should be “able to help financially than depending on tithes and offerings. If we depend on offerings and tithes, then I do not see us (RCZ) standing”.

Therefore, from the information acquired from the interviews, the Church should engage in other sources as stated by other respondents. The Church should engage in other secondary financial activities especially in developing the land the Church owns in different parts of Zambia.

12. Mindset change from dependency to financial independence

Berkley (2000:55) asserts: “Most pastors don’t enter the ministry for the delightful opportunity to raise money-or really to think about it much, for that matter”. Most pastors’ mindsets are focused on preaching the Word of God, counseling, and deliverance, not on raising money for the Church. RASL5 asserts, “mindset change that its their responsibilities to ensure that the Church is funded. It is their responsibility, there is no one else to contribute funds, its not about the donor outside there, its about me and you”. Thus, there is need to change the mindset of the clergy so that they start to think differently. The RCZ’s financial independence is dependent on the mindset change of members in terms of financial matters of the Church. SFC4 adds “we needed to change mindset that we finance most of the works.” Other respondents said before and after *Umwini*, dependence was the order of the day. The link with the “DRCM and RCZ enhancing dependence” were stressed by the following: SL1, 2, 3, 5; SFC1, 2; MEA16,2 RME1, and CFC1. In other ways, the link enhanced the mindset of dependence on donor funding.

Therefore, different respondents stated that the Church must change her mindset on donor dependence. Doe (2013:328) states: “A Church should be financially independent and self-supporting and each unit within it should be entrusted with a share in the responsibilities for and control and direction of, the finances in the Church”. The Church must strive towards independence/*Umwini* in finances. With healthy partnerships, it is possible to attain a self-supporting Church.

Thus, SFC4 indicated that “mindset change is the only way the Church can enhance her financial base”. The members of the Church’s mindsets should realize that we are no longer under the DRCM, we are now more than 100 years in existence. The members of the Church should own the Church and support her activities as indicated by various respondents during interviews.

13. Train pastors in entrepreneurship/financial matters

The concern raised by those interviewed was that the pastors of the Church should not only be trained in theological matters, but also in entrepreneurship programs. Wuthnow (1997:142) argues that “for pastors’ silence about money, quite understandably, is that they feel unqualified to give certain kinds of advice” about finance. Thus, it is critical for the Church to expose pastors to financial matters in order for the Church to grow her sustainability.

Berkley (2000:57) adds that: “Knowledgeable leader: people want to follow someone who understands the big picture in Church finances. Ignorance of the Church’s finances hinders a leaders’ authority and effectiveness”. A number of pastors who have graduated after 1966 were just theologically trained and not in other courses like entrepreneurship and finances. Accordingly, CFC1 and RASL2 indicated that a “well-trained leadership in entrepreneurship would solve the financial challenges the Church is experiencing today”.

Thus, the RCZ leadership should strengthen the training of her pastors in matters of finance so that they guide with knowledge. Thus,

In order to increase the relevance of theological arguments concerning economic issues to spheres beyond the churches, theologians need to cooperate with economists and familiarise themselves with economic theories and practices before prescribing policies based on theological argumentation¹⁰⁹.

As indicated, the leaders of the Church must be economically, financially informed order to make sound decisions. The interviews also indicated that a number of leaders and members in the Church do not understand the Church economic matters and financial policy that aids the Church in financial management. In this case, there is need for the Church leaders to be well

¹⁰⁹Vahakangas, Mika academic journal article *International Review of Mission* “The Economy and Money in Three Recent Mission Documents” <https://www.questia.com/library/journal/1G1445750721/the-economy-and-money-in-three-recent-mission-documents> accessed on 4/05/2020.

informed in matters concerning finances. This will enhance sound decision by leaders in the Church.

14. The demand for *Umwini* enhanced challenges

From the findings, a number of participants revealed that the demand for *Umwini* perpetuated the financial challenges we are experiencing today. RASL1, SFC1, MESB16, 3 said, “the *Umwini* was attained but without financial independence”. This is because the demand was politically done by our Church leaders before 1966. RASL5, RASL3 said, “Ok these people want *Umwini*, let us give them without handover. There was no handover, people just left because it was a demand”. RME2, WRC1, RASL3 revealed that “the demand did harm because when the missionaries left Zambia because of the demand, they left the Church in the hands of people who were not trained (ill-prepared)”. In addition, RASL5 said, “the *Umwini* was abrupt because the missionaries had pressure from the local people who demanded independence”. Due to the demand, preparations for the handover of the Church was made in haste, which resulted in handing over to leaders who were inadequately trained. RASL2, MESB16, 1 asserts, “the demand was done at a time when the Zambians were not prepared enough to run their own affairs successfully”. MESB16M 2 emotionally said the demand “caused the Church to lose so many resources”. Furthermore, CFC1 said the “demanded for *Umwini* without the proper understanding and knowledge”. Hence, MESB16, 1 emotionally said “we were deprived from financial independence probably because of the way we demanded for *Umwini*, not requesting”. The demand brought challenges even in education sector.

The theological school at Madzimoyo was affected by the leaving of many missionaries. Rev J F Botha, the second lecturer at the school left, in December 1964. He was replaced by Rev. Peter Bolink who subsequently left for South Africa in December 1967 (College report January 1964).

According to the College reports, after the demand of *Umwini*, missionaries left the Church. RASL4 narrated that “the demand for *Umwini* was done in haste, if we had waited, allow our people to be trained, to be educated, we were going to take up sensitive positions”. After *Umwini*, challenges critically affected the RCZ because of the hasty demands of *Umwini*. Similarly, lecturers at the Theological College left the Church. The Church was engulfed in

various financial challenges, which are still felt today. However, the argument is that *Umwini* needed to be done, but in a gradual and systematic way in order to allow time to train leaders in all sectors of the Church. However, the Church should move on and strengthen her *Umwini* in all areas of the Church.

15. Empower and sensitize Church on the financial policy

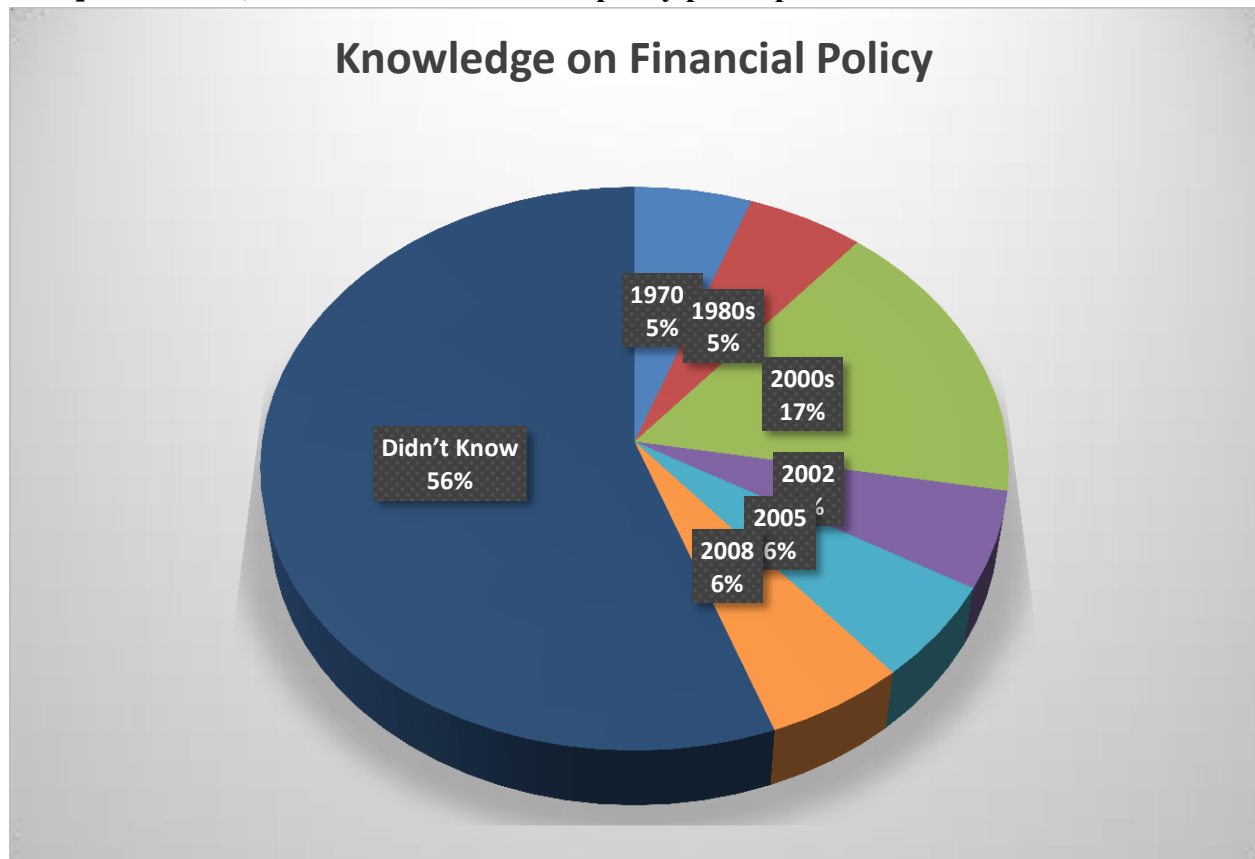
It also became clear that before and after 1966, the RCZ had no financial policy. Instead, the RCZ used the document called *zolanulira*. RASL1, RASL5, MEA16,2 narrated that “the financial policy was put in place around 2000”. SFC3 indicated that the “financial policy was put in place in 2008”, Others like MESB16, 3, said the “financial policy was put in place around 1980”, RME2 said that the “financial policy was put in place in 2005”, CFC1 asserted that it was “put in place in 1970”; and CFC4 said that “it was put in place in 2002”.

From the interviews and information given about the financial policy, a number of those interviewed did not provide exact details or did not know when the financial policy was put in place. A number of them gave different years from 1970 to 2005. With this understanding, the RCZ had no financial policy from 1966 up to 2000. Thus, for 34 years there was no policy guiding the Church on financial matters. Many Church members did not know about the financial policy in the Church.

16. Lack of knowledge on financial policy

The interviews also revealed something critical about the financial policy. A number of members of the Church are not informed or knowledgeable about the financial policy, resulting in a number of financial challenges such as audit, transparency, difficulties in reporting, and lack of investments and sustainability projects. The Table below indicates how those interviewed did not know when the financial policy was put in place. This analysis is crucial because it indicates the depth of the problem among the members in the Reformed Church in Zambia.

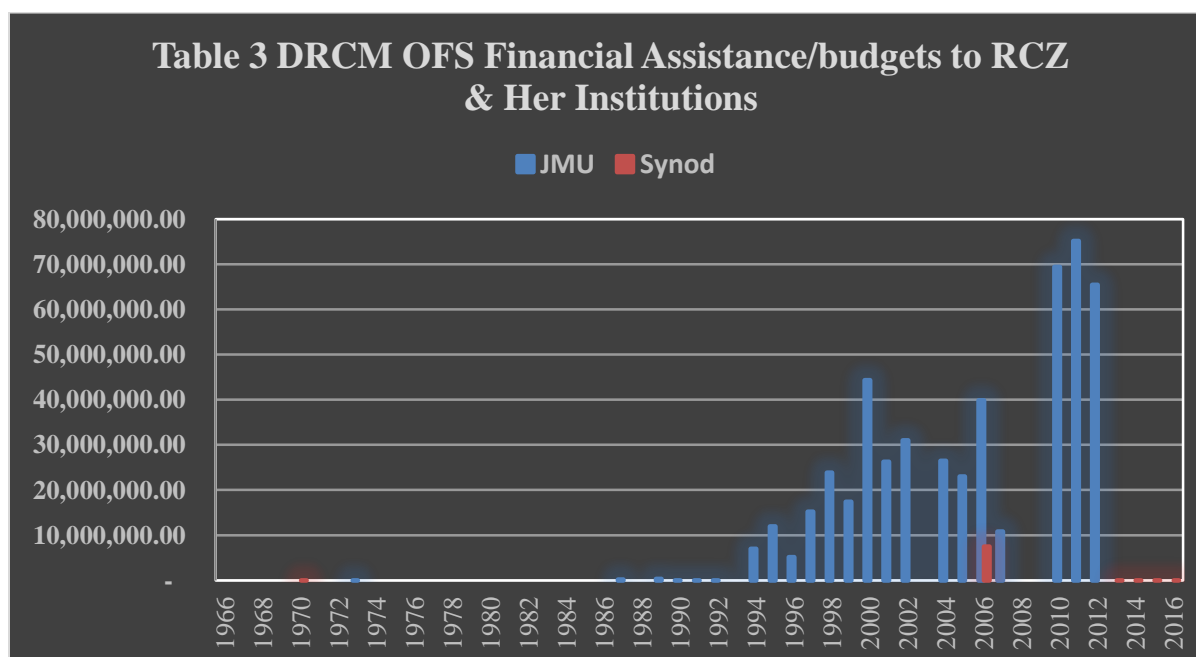
Table 2 shows how those interviewed responded to the knowledge of the financial policy. The question was, ‘When was the financial policy put in place?’



Moreover, even after the policy was put in place, few of the RCZ members knew the financial policy. CFC2, CFC3, RASL2, SFC2, MEA16,1, MESB16,2, said that “only those in finance committee understand the financial policy but many have not seen and they do not understand the document”. SRMISS1, RASL3 “did not know anything about the financial policy”. Furthermore, SFC1 indicated that “the RCZ needs to revise the financial policy so that it becomes suitable for the Church”. RASL 4 said that “the document is there but it is not interpreted in local languages for people to understand it”. RASL5 indicated that “if we find about 20% who knows about the financial policy, then, we are by far better”. The Church generally is not informed about the financial policy according to the analysis from the interviews. As indicated above, about 56% percent did not know about the financial policy. This enhanced challenges in building financial stability in RCZ. Therefore, the RCZ has experienced financial challenges since *umwini* in 1966.

17. Institutional support/budgets – Education/Hospitals

RASL3 and RASL5 narrated that DRCM OFS does not financially support the institutions mentioned above. DRCM OFS has continued to support the institution of Justo Mwale University. According to interviewers, the “hospitals, the schools, we are running them ourselves with collaboration with the government, because they are grand aided schools, so the government contributes something” towards the institution. RASL3 asserts: “The government provides drugs, medicine in hospitals” to facilitate the running of the institutions. For instance, from 2000 to 2016 the institution did not receive any funding from DRCM OFS. However, the RCZ received financial assistance from other donors. Although the RCZ has been running these institutions through the help of the government, it has been a challenge for the Church to independently manage these institutions. Mostly it has been a lip service (RASL3). Below the details indicate how DRCM OFS financially supported JMU institution in comparison to Synod office.



18. Analysis of reduction of financial assistance from DRCM OFS to RCZ office

To highlight further, the following points indicates critical points:

i. 1966-1982

The period above highlights that there was no financial support from DRC after independence of the Church in 1966.

ii. 1983-1999

Furthermore, financial help continued to reduce during this period under review. The RCZ Church started to support herself in a number of issues.

iii. 2000-2016

During this period under review, DRC OFS just supported the RCZ only in six (6) years (2004, 2006, 2013, 2014, 2015, and 2016). In sixteen (16) years, DRCM OFS only supported RCZ six (6) times. The financial support was channeled to paying ministers who retired and towards mission work. The amount paid in six years amounted to K443,423.296. Thus, for ten (10) years, the DRCM OFS never supported RCZ.

19. Analysis on DRCM OFS to Justo Mwale University

The years below highlights how DRCM OFS financially supported Justo Mwale University from the years reviewed.

1. 1966-1983, 2013-2016, 1988, 2003, 2008-2009, 2013-2016

The data under the years under review could not be found due to filing system. Thus, it was difficult to analyse the data.

2. 1987, 1989-1992, 1994-2002, 2004-2007, 2010-2012

During the years highlighted above, data was analyzed systematically. The analysis indicates that DRCM OFS financially supported JMU. The support to JMU was in terms of finances. In addition, data during these years confirms what was gathered during the interviews. The interviews revealed that DRC OFS stopped supporting Synod office but their partnership with Synod continued through JMU.

3. 1966-2003, 2007-2012

The period indicated above, data shows that DRCM OFS did not help the Reformed Church in Zambia. There was zero support from DRCM according to data.

4. 2006, 2013-2016,

During the years above, the DRCM OFS financially supported the RCZ only in paying retirements money. In 2006 DRCM OFS supported Synod office during the Synod conference meeting.

6.7. Conclusion

This chapter analysed the results from the interviews carried out from various people in the RCZ. The analysis was carried out on the responses of different participants in the interviews. It was indicated that the Church's financial independency is historical, spiritual, and also connected to the organization structure of the Church. It is historical in the sense that the RCZ is a missionary product of the DRCM and everything is linked to that connection.

Furthermore, the chapter also analysed the issue of the financial policy of the Church. The question of wheather the Church understands the financial policy or when it was put in place is critical to this research. The understanding of the financial policy, the document that guides financial matters is further important for the financial stability of the RCZ. Details of the financial policy are illustrated in the Table above.

The chapter also focused on the summary on whether the demand for *Umwini* contributed to the financial challenges the RCZ is experiencing today. This is crucial because, as indicated, the RCZ is product of the DRCM, thus the demand of *Umwini* could have created these financial challenges. The responses and results are indicated above. The responses illustrated that the financial challenges of the RCZ is connected in the way the leaders of the Church that time demanded *Umwini*. The interviews demonstrated that the financial challenges enhaced a number of negative and positive results in the Church as indicated above.

The next chapter will focus on the conclusion and recommendations of the research. In this last chapter I will demonstrate the extent of what the research has achieved.

CHAPTER SEVEN

CONCLUSION AND RECOMMENDATIONS OF THE STUDY

7. Introduction

This study set out to deal with the research topic: *Financial and Partnership Independence: A Missiological Study of the Partnership Relationships in the Reformed Church in Zambia (RCZ), 1966-2016*. In this respect, chapter one introduced the study by laying the foundation, a brief historical background of the initial origins of the RCZ. It also outlined the aims and objectives, and the hypothesis of the study. Equally important, the study framed the issue of financial partnership independence within the concept of *Umwini*. This involved introducing the concept of *Umwini* as an anti-thesis to the missionary rule of the DRCM in the political climate of 1960s. The core of this chapter was the research question, which is: “*How did the partnership of the Dutch Reformed Church Mission with the Reformed Church in Zambia influence the mission of the RCZ?*” The research question highlighted the critical issue: How issues of finance and partnership have continuously had a bearing on the efforts towards achieving *Umwini* in RCZ.

Chapter one also briefly highlighted concepts of mission such as “Trinitarian partnership”, “mission as partnership”, and “God as source of mission” as a springboard from which to critique the largely one-way financial partnership between DRCM and RCZ. This was critical as a pointer to chapter two, where a full discussion of concepts and terms occurred.

Chapter two highlighted and discussed the conceptual frameworks that undergird this study. Theories of dependency and independence, ownership, partnership, fellowship, *Umoja*, *Ubuntu*, and *Umwini* constitute key aspects of the study. In addition, the chapter discussed the concept of *Ubuntu* as a critical point of the Church to enhance *Umwini*. The concept of *Ubuntu* is crucial because it helps partners to understand that they are what they are because of others. Chapter two showed the dangers of dependency so that the Church should be aware of the challenges to come if the dependency syndrome grows. Lastly, the chapter focused on conceptual issues such as mission as companionship, mission, equality, mission, and charity, in order for the study to be understood.

Chapter three presented the historical background of the origins of the RCZ missionaries' partnership with the local people. The chapter explored how the missionaries started their mission work in Zambia in 1899, up to 2016. Furthermore, the outcome of the relationship with the DRCM and the local people was discussed. In this case, the study explored how the missionaries collaborated with different tribes, such as the *Ngoni*, *Chewa*, *Nsenga*, and *Tumbuka* in trying to expand the Church. In fulfilling their missionary work in Zambia, they worked with the chiefs of different tribes in Zambia.

Chapter three also highlighted and discussed the strategies and methods the missionaries used in order to strengthen missionary work in Zambia. The study stressed the role of local agency, chiefs, and African evangelists in their partnership with the missionaries of the DRCM. They used strategies such as the development of mission stations, working with local evangelists, the training of local leaders, and teaching and education. Furthermore, they used methods such as building schools for girls, a School for the Blind, and health and agricultural services, so that the Word of God could be preached to everyone. It also focused on the issue of the development and strengthening of missionary work, and the congregations established during missionary work. The strategies and methods resulted in too many congregations being established in Zambia. In order to further illuminate the issue, the chapter discussed the issue of *Umwini* in 1966.

Chapter four presented the data collected from different correspondants as indicated in chapter one. Interviews were conducted with current and past Synod leaders, retired Ministers and Evangelists, members of the Synod Finance, the Women, Ministers who have served for both more than 16 years and less than 16 years in ministry, the congregation's finance committees, and others.

Chapter five focused on the concept of the financial policy and how it was developed in the RCZ. In this chapter, the study sought to understand whether the RCZ had a financial policy before and after *Umwini* in 1966. Therefore, this chapter shared the development of the financial policy in Zambia before and after *Umwini*. Further, it dealt with the process of understanding the financial policy in the RCZ.

In trying to understand the development of the financial policy and its implications for financial stability, the chapter explored different financial policies that have emerged over the years in order to guide the Church. Thus, it discusses the book of the laws, guidelines on *Thumba La Synod*, the 2011 financial policy, and the 2013 Constitution. The chapter also indicated the advantages of the financial policy.

Chapter six was the core chapter because it highlighted the data analysis and findings collected from the research. The findings from the participants were critical because they provide primary information, which has helped the research question and research topic of this study to be clearly comprehended and discussed.

Chapter seven is the conclusion of the dissertation. In this chapter, the study draws conclusions and recommendations for future research. Thus, this chapter provides a general overview from the research and interviews on how to build sustainability in the Church. The chapter also provides the conclusion of the study and general recommendations.

7.1 General recommendations

Chapter seven gives general recommendations for the Church and her congregations to develop for the future. The following are the general recommendations:

i. Sensitize members on the importance of financial policy

In order for the Church to strengthen her *Umwini*, which she attained in 1966 from DRCM OFS, the leaders should urgently take upon themselves to train and sensitize the general members of the RCZ. This can be successful if all those in leadership are exposed to the financial policy so that they can appreciate the purpose of the document in the Church. This is critical for the future development of the Church *Umwini*.

ii. Avoid dependency attitudes

Furthermore, the Church must avoid any tendencies and attitudes of dependency in all sections. For this reason, the Church should seriously venture into investments, as indicated earlier, in order for the Church to enhance her *Umwini* and be able to sustain all her institutions. This will

also be achieved by sensitizing the members about the dangers of unhealthy dependency in the Church.

iii. *Build ownership among Church members*

The Church should also build a sense of ownership among the members so that they view the Church as their own. The time for donor dependency is long gone; it is now time for self-reliance, indigenization, and building *Umwini*. This can only be achieved by building the members to own the RCZ as their own and not belonging to outsiders.

iv. *Build healthy partnerships*

The Church has been in partnership with the DRCM and other partners since 1966, and the Church has benefited from these relationships. Thus, it is critical for the RCZ to continue building healthy fellowships with different partners. It is important in the future to explore how healthy partnerships could be created. Healthy partnerships are those that build and enhance unity, peace, autonomy, love, and respect, and in the end, benefit both parties involved.

v. *Venturing in to one project at a time*

In enhancing *Umwini*, the RCZ would be required to take the project one step at a time until she sees that projects are fully accomplished. With the little available resources, there will be need to apply the resources in the right direction so that *Umwini* can continue to be strengthened. God has put His Church in to our hands to care for, also for the future generations.

7.2 Identifying the Gaps and Suggestions for Future Research

This study has identified gaps during the research process in the following areas:

- I. Church not developing the local land resource which the missionaries left for the Church after *Umwini* in 1966;
- II. Lack of financial policy after *Umwini* in 1966 upto about 2000;
- III. Reliance and dependence of local congregation tithes and offerings without developing other sustainable programs;
- IV. Ministers and evangelists not getting trained in financial matters at JMU.

7.3 New Knowledge

During the research and analysis of the findings, the research raised a number of aspects of new knowledge for the use of the Church in the future. 1) Development and sensitization of the Church members on issues of financial policy; during the interviews a number of clergy indicated the lack of knowledge on the matter including those in leadership. 2) Developing and investing on Church lands. The emphasis on developing the local land is crucial for the Church in order to develop a sustainable Church in future. 3) Training of the clergy in entrepreneurship and financial programs; many members of the clergy are not trained in financial matters, hence finding challenges in developing a financially sustainable Church. 4) Building *Umwini* in a framework of finance, healthy partnership and sustainability of the Church is key to her growth. 5) Exploring the impact of the sudden missionary exit on local churches and her evangelism work.

7.4. Final conclusion

The issue of financial and partnership relationship as a missiological study in the RCZ from 1966-2016 has been discussed in chapter one to chapter seven, and it has been proven that the relationship between RCZ and DRCM was a fruitful partnership. The DRCM missionary was fruitful in the sense that the RCZ could not have existed without the missionary work of the DRCM.

This finance and partnership relationship between DRCM and the RCZ has its origin in the Trinitarian partnership, in which God is the source and origin of mission. God the source of resources, financed the missionary work of the DRCM in to Zambia, enhanced the evangelism of the Word of God, built schools and hospitals, and more importantly, trained the local people in various skills. Money as a resource enhanced the mission work in Zambia. The concept of

Trinitarian partnership has affected the partnership between RCZ and DRCM because the DRCM mission resulted in a relationship that is still going on to date. God the Sender sent the DRCM to do mission in Zambia from 1899 until when the RCZ attained *Umwini* (ownership) in 1966.

Furthermore, it has been established in this research that the relationship between RCZ and DRCM resulted in the indigenization of a local Church when they gained autonomy in 1966. The financial and partnership relationship with the DRCM brought about a local Church that was able to run her own administration, control her own finances, and in turn, build her own identity.

Notably, in achieving healthy relationships and financial partnerships among churches, it is necessary to not accommodate any traces of dependency and use of power that would undermine the issue of partnership. During colonial times, partnership was one-sided; only the giver was doing something and the receiver was just receiving. Therefore, the aspect of healthy partnership relations should be strengthened by building healthy relationships between both parties involved in a partnership. An *Ubuntu*, *Umoja* understanding of partnership should be promoted in order to enhance equal sharing, understanding each other's values and culture, respect between parties, freedom, community, unity and *Umwini* (ownership).

In turn, these characteristics would reduce the negative aspects of unhealthy partnerships, such as unhealthy dependence that does not value the freedom of the parties involved in the partnership, long-term reliance on donor aid, and anything that inhibits *Umwini* of people involved. Finance and partnership relationships should instead bring about sustainability and stewardship in the Church. The resources that God has given us, the money that we possess, require faithful stewards who shall carry on the mission of God. Thus, partnerships in mission should be the central theme of finance and partnership relationships so that companionships, equality, mission, and charity are promoted.

Financial and partnership relationships should bring about indigenization as indicated in this research study. It is important to indicate and emphasize that the partnership between DRCM and RCZ was enabled by the local people; the local evangelists and tribes who collaborated with the missionaries in 1899. Partnership should recognize the local people in order for mission work to

be fruitful. The missionary work was a successful story because the local people collaborated with the missionaries and opened their villages for the missionaries to preach the good news of Jesus. This resulted in the opening up of mission stations that are still in existence today.

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Appendix 1:

Informed Consent Form



UNIVERSITEIT•STELLENBOSCH•UNIVERSITY
jou kennisvennoot • your knowledge partner

STELLENBOSCH UNIVERSITY

CONSENT TO PARTICIPATE IN RESEARCH

"Financial and Partnership Independence: A Missiological Study of the Partnership Relationships in the Reformed Church in Zambia (RCZ) 1966-2016"

You are asked to participate in a research study conducted by [Penias Mbewe; MTh, BTh, Certificate in Theology, from the department of practical theology and Missiology at Stellenbosch University. You were selected as a possible participant in this study because I am a member of the Reformed Church in Zambia.

1. PURPOSE OF THE STUDY

The aim of this study is to look critically at the existence or absence of financial and partnership independence of the Reformed Church in Zambia from 1966-2016. It will also investigate the possible negative consequences of financial partnership dependency of its existence and how these may possibly be addressed.

2. PROCEDURES

If you volunteer to participate in this study, we would ask you to do the following things:

As a participant you will be interviewed individually about the topic. Further, participants will be interviewed as a group in order to get enough information. The interviews will take place at convenient places for the participants. The interview will take not more than 90 minutes. The interviews will be audio taped and also written.

➤ Subject's assignment to study groups

The focus of research in this study is the issue of financial church independence in the RCZ. Therefore, those who will participate in the research should help find out about the independence of the RCZ. The research will also start from the time the church became independent in 1966.

Furthermore, the research will also base on partnership the RCZ was and is involved in to. The participants will focus on the question whether the church can live or survive without partnerships with other international donors. Is partnership independence possible for the RCZ?

Those who will participate in this research will also help in investigating the issue of relationships, power, stewardships, and indigenization and other important topics related to my research. The research will also get information as to how the church can find ways of financial independence.

3. *POTENTIAL RISKS AND DISCOMFORTS*

Your participation in this research poses little potential risks or discomfort. No personal or sensitive issues will be addressed.

4. *POTENTIAL*

This research will contribute positively to the growth of the Church as it will hopefully provide comprehensive, historical information about the Church. This study will furnish the Church with recommendations on how it can become independent financially. In addition, the potential impact of the study will help the Church find ways of financing local indigenous mission work.

5. *PAYMENT FOR PARTICIPATION*

There will be no payment for participation because there is no funding to that and the people that will help in investigation will be members from the Church within and outside.

6. *CONFIDENTIALITY*

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission or as required by law. Confidentiality will be maintained by means of coding or pseudonyms so that your actual name will not be disclosed. All data that will be collected will be stored on my personal computer which is password protected or in a locked cabinet in my home or at Stellenbosch University. All raw data will be destroyed after the thesis has been completed.

7. *PARTICIPATION AND WITHDRAWAL*

You can choose whether to be in this study or not. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind. You may also refuse to answer any questions you don't want to answer and still remain in the study. The investigator may withdraw you from this research if circumstances arise which warrant doing so.

8. *IDENTIFICATION OF INVESTIGATORS*

If you have any questions or concerns about the research, please feel free to contact me at 0979628372, email: peniasnelia@yahoo.com/peniasnelia@gmail.com or you can contact my supervisor Dr. Henry Mbaya, Tel. 021808-3259, Email: hmbaya@sun.ac.za.

9. *RIGHTS OF RESEARCH SUBJECTS*

You may withdraw your consent at any time and discontinue participation without penalty. You are not waiving any legal claims, rights or remedies because of your participation in this

research study. If you have questions regarding your rights as a research subject, contact Ms Maléne Fouché [mfouche@sun.ac.za; 021 808 4622] at the Division for Research Development.

SIGNATURE OF RESEARCH SUBJECT OR LEGAL REPRESENTATIVE

The information above was described to in *English* and in command of this language or it was satisfactorily translated was given the opportunity to ask questions and these questions were answered to *my* satisfaction.

I hereby consent voluntarily to participate in this study/I hereby consent that the subject/participant may participate in this study.] I have been given a copy of this form.

Name of Subject/Participant

Name of Legal Representative (if applicable)

Signature of Subject/Participant or Legal Representative

Date

SIGNATURE OF INVESTIGATOR

I declare that I explained the information given in this document to _____ [*name of the subject/participant*] and/or [his/her] representative _____ [*name of the representative*]. He/she] was encouraged and given ample time to ask me any questions. This conversation was conducted in [**ENGLISH**; Afrikaans/*English/*Xhosa/*Other] and [**NO**; no translator was used/this conversation was translated into _____ by _____]

Signature of Investigator

Date

Appendix 2:

Interview questions

a. Questions for Synod leaders (past/serving leaders)

1. In what ways has partnership with DRCM affected the financial independence of the RCZ since 1966?
2. In what ways can the RCZ be independent from donor funding, especially in her institutions if this seem preferable?
3. In what ways has the DRCM's relationship with RCZ affected financial partnership independence and the attainment of *Umwini*?
4. What financial challenge has the RCZ experienced since 1966? Explain why.
5. Does the financial challenges experienced by the Church link to the partnership between RCZ and DRCM?
6. In what ways did the demand for *Umwini* from DRCM impact on RCZ's efforts to realize *Umwini*?
7. What role do the missional projects such as hospitals and schools play in the financial partnership between the RCZ and DRCM?
8. How can the RCZ enhance its financial independence?
9. Did the RCZ have a financial policy after gaining *Umwini* in 1966?
10. When did the RCZ put a financial policy in place? Is it understood by those in the finance committees in the RCZ Church?
11. What role does the financial policy of the RCZ play in enhancing sustainability?
12. What attitudes and practices influence this financial challenges in the RCZ since *Umwini*?
13. How has this situation helped the Church come up with ways of becoming self-reliant and independent of donor dependence? What sustainable ways has the Church put in place?

b. Questions for those in Finance committees at Synod and Congregational level

1. In what ways does the partnership with DRCM affect the financial independence of the RCZ since 1966?

2. How can the RCZ be independent from donor funding, especially in her institutions if this seem preferable?
3. How has the DRCM continued financial support of RCZ affected financial independence in the RCZ?
4. Does the current partnership influence the mission program of the RCZ? Explain.
5. Explain how the DRCM helped the RCZ before and after *Umwini* in 1966?
6. Has the financial partnership with the DRCM continued after *Umwini* in 1966?
7. Explain how these financial challenges have affected the RCZ in 1966.
8. Does the financial challenges experienced by the Church link to the partnership between RCZ and DRCM?
9. Did the demand for *Umwini* in 1966 contribute to the financial independence of the RCZ?
10. How can the RCZ enhance its financial independence?
11. Did the RCZ have a financial policy after gaining *Umwini* in 1966?
12. When did the RCZ put in a place a financial policy? If yes, is it understood by those in the finance committees in the RCZ Church?
13. What role does the financial policy of the RCZ play in enhancing sustainability?
14. What attitudes and practices influence this financial challenges in the RCZ since *Umwini*?
15. How has this situation helped the Church come up with ways of becoming self-reliant and independent of donor dependence? What sustainable ways has the Church put in place?

c. Questions for Active Pastors and Evangelists who have served in ministry more than 16 years:

1. Does partnership with the DRCM affect financial independence of the RCZ since 1966? Explain.
2. How can the RCZ achieve financial independent from donor funding partners, especially the DRCM?

3. Does the current partnership influence the mission program of the RCZ? Give reasons for your answer.
4. Explain how the DRCM helped the RCZ before and after *Umwini* in 1966?
5. Has the financial partnership with the DRCM continued after *Umwini* in 1966?
6. Explain how these financial challenges have affected the RCZ since 1966.
7. What are the causes of the financial challenges experienced by the RCZ today?
8. Did the demand for *Umwini* contribute to the financial challenges the RCZ is experiencing?
9. How can the RCZ enhance its financial independence for the next fifty years?
10. Did the RCZ have a financial policy after gaining *Umwini* in 1966?
11. When did the RCZ put a financial policy in place? If yes, is it understood by those in the finance committees in the RCZ Church?
12. Does the financial policy of the RCZ enhance financial independence? Explain.
13. What attitudes and practices influence the relationship of partnership between the RCZ and DRCM since *Umwini*?
14. In what ways has RCZ's relationship with DRCM helped RCZ come up with ways of becoming self-reliant and independent of donor dependence? What sustainable ways has the Church put in place?

d. Questions for Active Pastors and Evangelists who have served in ministry less than 16 years.

1. How does the partnership with DRCM affect financial independence of the RCZ since 1966?
2. How can the RCZ be independent from donor funding, especially in her institutions if this seem preferable?
3. Has the DRCM financial partnership enhanced dependency attitude in the RCZ before and after *Umwini*? Explain.
4. Does the current partnership influence the mission program of the RCZ?
5. Explain how the DRCM helped the RCZ before and after *Umwini* in 1966?
6. Has the financial partnership with the DRCM continued after *Umwini* in 1966?
7. Explain how these financial challenges have affected the RCZ in 1966.

8. What are the causes of the financial challenges experienced by the RCZ today?
9. Did the demand for *Umwini* in 1966 contribute to financial independence in the RCZ?
10. How can the RCZ enhance its financial independence for the next fifty years?
11. Did the RCZ have a financial policy after gaining *Umwini* in 1966?
12. When did the RCZ put a financial policy in place? If yes, is it understood by those in the finance committees in the RCZ Church?
13. What role does the financial policy of the RCZ play in enhancing sustainability?
14. What attitudes and practices influence the financial challenges in the RCZ since *Umwini*?
15. How has this situation helped the Church come up with ways of becoming self-reliant and independent of donor dependence? What sustainable ways has the Church put in place?

e. Questions for the Retired Ministers and Evangelists

1. How does the partnership with DRCM affect financial independence of the RCZ since 1966?
2. How can the RCZ be independent from donor funding, especially in her institutions if this seem preferable?
3. Has the DRCM financial partnership enhanced dependency attitude in the RCZ before and after *Umwini*?
4. Does the current partnership influence the mission program of the RCZ?
5. Explain how the DRCM helped the RCZ before and after *Umwini* in 1966?
6. Has the financial partnership with the DRCM continued after *Umwini* in 1966?
7. Explain how these financial challenges have affected the RCZ in 1966.
8. Does the financial challenges experienced by the Church link to the partnership between RCZ and DRCM?
9. Did the demand for *Umwini* contribute to the financial challenges the RCZ is experiencing?
10. How can the RCZ enhance its financial independence for the next fifty years?
11. Did the RCZ have a financial policy after gaining *Umwini* in 1966?

12. When did the RCZ put a financial policy in place? If yes, is it understood by those in the finance committees in the RCZ Church?
13. What role does the financial policy of the RCZ play in enhancing sustainability?
14. What attitudes and practices influence this financial challenges in the RCZ since *Umwini*?
15. How has this situation helped the Church come up with ways of becoming self-reliant and independent of donor dependence? What sustainable ways has the Church put in place?

f. Questions for Women, Youths Fellowship at National, regional level

1. How does the partnership with DRCM affect financial independence of the RCZ since 1966?
2. How can the RCZ be independent from donor funding, especially in her institutions if this seem preferable?
3. Has the DRCM financial partnership enhanced dependency attitude in the RCZ before and after *Umwini*?
4. Does the current partnership influence the mission program of the RCZ? Explain.
5. Explain how the DRCM helped the RCZ before and after *Umwini* in 1966?
6. Has the financial partnership with the DRCM continued after *Umwini* in 1966?
7. Explain how these financial challenges have affected the RCZ in 1966.
8. Does the financial challenges experienced by the Church link to the partnership between RCZ and DRCM?
9. Did the demand for *Umwini* in any way enhance the financial independence of the RCZ?
10. How can the RCZ enhance its financial independence?
11. Did the RCZ have a financial policy after gaining *Umwini* in 1966?
12. Does the RCZ have a financial policy in place?
13. What role does the financial policy of the RCZ have in enhancing sustainability?
14. What attitudes and practices influence this financial challenges in the RCZ since *Umwini*?

15. How has this situation helped the Church come up with ways of becoming self-reliant and independent of donor dependence? What sustainable ways has the Church put in place?

g. Questions for Retired Missionaries

- 1) In what ways does the partnership with DRCM affect financial independence of the RCZ since 1966?
- 2) How can the RCZ be independent from donor funding, especially in her institutions if this seem preferable?
- 3) Has the DRCM financial partnership enhanced independent attitude in the RCZ before and after *Umwini*?
- 4) Does the current partnership influence the mission program of the RCZ?
- 5) Explain how the DRCM helped the RCZ before and after *Umwini* in 1966?
- 6) Has the financial partnership with the DRCM continued after *Umwini* in 1966?
- 7) Explain how these financial challenges have affected the RCZ in 1966.
- 8) Does the financial challenges experienced by the Church link to the partnership between RCZ and DRCM? Explain.
- 9) How can the RCZ enhance its financial independence?
- 10) Did the RCZ have a financial policy after gaining *Umwini* in 1966?
- 11) When did the RCZ put a financial policy in place? If yes, is it understood by those in the finance committees in the RCZ Church?
- 12) What role does the financial policy of the RCZ play in enhancing sustainability?
- 13) What attitudes and practices influence this financial challenges in the RCZ since *Umwini*?
- 14) How has this situation helped the Church come up with ways of becoming self-reliant and independent of donor dependence? What sustainable ways has the Church put in place?

Appendix 3

Speech from a representative from Holland during Synod Meeting

APPENDIX 3

Dear Brothers in Jesus Christ

You are the leadership of RCZ

"You have taken a brave step forward!"
from outside. Better see ... Happening!

You have taken up the challenge
"Let us look forward into the 3rd millenium,
Let us take responsibility:

Let us own our Church
Let us own our witness
Of Christ's love for all people ion Zambia!

Let us leave behind
The age of the missionaries
Let us leave behind
Own dependency on other churches
And stand on our own feet,
Proud to be a true Zambian Church
With all the gifts and resources you have!

We as RCN are proud to be your partner Church:
WE can learn a lot from your courage
We can learn a lot from your openness
To let people from outside look critically at the performance of RCZ
We are very much impressed by what we are seeing these days at your Synod.

With the evaluation you are embarking upon a process of change!
A commitment to seek/to discuss together:

How to achieve a more relevant Church,
Responding to the needs of the people today!

1. In Holland we are also in a process of change
Three churches -unifying -3 mio members
= How will we pass on the gospel? - 3rd millenium
- So we hope to learn from each other

- To share some of our developments regarding the issues you are discussing today

[A] 3 mio members-only e departments!

1st external affairs – for Mission and Development

- Our Witness to general public

- Mission and Evangelism
- Planning and development
- Vocational mission yc

2nd internal affairs – for church education

- to equip members ... witness

- CLTC

- WD

- Youth Ministry

- Maintain relations with Justo Mwale

3rd General Church Affairs - to support

3 Units – personnel affairs

Finance/funding/conference centers

Organization development – resignations/procedure/constitutions etc

- Gen seen + heeds = man see – desk CD

[B] NEW COSTITUTION = 20 YEARS

To value our time to study/to discuss... groups/to consult professionals – draft 1st reading

To congregations = 3 years = 2nd reading = mature document/withstand

[C] LEADERSHIP – “YOU ARE THE LEADERSHIP”

Change – Community + high quality

Image of a leader: Moses Shepherd

Isaiah – capable people!

YOU ARE A CAPABLE LEADERSHIP!

Appendix 4:

Document showing farm land of ten areas of the Eastern Province

The Church owns farmland in ten areas of the Eastern Province as stipulated in the table below:

No.	Name of Farm	Activities	Approximations	
			Amount of land squattered	Amount of land that is still free
1.	Nyanje	a. Congregation b. Hospital c. High school Basic school	$\frac{3}{4}$ of the land has squatters	$\frac{1}{4}$ is still free
2.	Hofmeyr	a. Congregation b. High school	$\frac{1}{2}$ of the land has squatters	$\frac{1}{2}$ of the land is still free
3.	Magwero	a. Congregation b. Basic school c. School for the Blind d. School for the Deaf e. Clinic	$\frac{3}{4}$ of the land has squatters	$\frac{1}{4}$ of the land is still free
4.	Madzimoyo	a. Congregation b. Lay Training Centre c. High school d. Basic school e. Clinic f. Diakonia	$\frac{3}{4}$ of the land has squatters	$\frac{1}{4}$ of the land is still free
5.	Tamanda	a. Congregation b. Clinic c. Basic school	$\frac{3}{4}$ of the land has squatters	$\frac{1}{4}$ of the land is still free
6.	Nsadzu	a. Congregation b. Clinic c. Basic school	$\frac{1}{2}$ of the land has squatters	$\frac{1}{2}$ of the land is still free
7.	Merwe	a. Congregation b. Basic school c. Clinic	$\frac{1}{2}$ of the land has squatters	$\frac{1}{2}$ of the land is still free
8.	Katete	a. Congregation b. Secondary school c. Basic school d. Clinic	$\frac{1}{3}$ of the land has been sold	$\frac{2}{3}$ of the land is still free
9.	Malherbe	a. Congregation b. Community school c. Diakonia	No squatters	Free land
10.	Kamoto	a. Congregation b. Hospital c. Basic school	$\frac{2}{3}$ of the land has squatters	$\frac{1}{3}$ of the land is free

It should be noted that clinics that are on these mission lands are controlled by the Government. This is due to the fact that the Church has not decided to take them on due to lack of financial resources.

Appendix 5:

Greetings from the Dutch Reformed Church in OFS by Prof. P. Potgieter, Moderator

Appendix 6
Greetings from the Dutch Reformed Church in the OFS presented by Prof. P. Potgieter, Moderator.

I regard it a particular privilege to attend your synod on behalf of the DRC in the Orange Free State.

The relationship between our two churches has been long and cordial. One of Christianity's great assets is that we Christians may bring each other before the throne of God in prayer - no matter how far we are situated from each other. Throughout all these years the DRC has been mentioned in prayers in South Africa.

Today again we are witness to God's merciful and loving prayer. Together with you we rejoice in the great deeds of your country.

It is our privilege to be united with you in the Dutch Reformed Church connection.

Ever since the fourth century the Christian church has confessed four very particular characteristics pertaining to Unity, holiness, catholicity and apostolicity. These characteristics are not only attributes that exist and further be let alone, together we have the grave responsibility to cherish and further them.

Whatever disunites the church, should be abolished. What jeopardizes its holiness, should be eradicated. Whatever is in the way of its catholicity, should be done away with. Whatever assails the true gospel of Jesus Christ - as preached by his apostles - should be discarded without trepidation.

I gladly convey to you the brotherly greetings of the DRC in the OFS. Hear then the Word of the Lord:

The Lord bless and keep you; the Lord make his face shine on you; the Lord turn his face toward you and give you peace (Ps. 124-26).

The grace of our Lord Jesus Christ be with your spirit, brothers (Gal. 6:18).

Appendix 7
Speech by the representative of the CCAP Nkhoma Synod, A.J.C. Zacharia to the 17th Synod of the Reformed Church, Zambia August/September 1989

Mtsogoleri ndi Mayi Synod,

I. Poyamba ndiyamika Mulungu, ndi Synod ya Nkhoma ndipondisonkha ine, kuti ndidzaimire Synod pa Msonkhano uno.

II. Chachiwiri, ndipereka moni wa mafunso a bwino ku chikwamba Synod ya Nkhoma, ndipo Synod ikufunirani mafunso abwino Msonkhano wopanda kana.

III. Chachitatu, Synod ya Nkhoma iyamikira Synod R.C.Zambia chifukwa cha ulemu amene munachita pamene munachita ulemu umenuewu.

IV. Mai Synod, Synod ya Nkhoma, inali pa chikondwa chakuti yatha zaka 100. Uthenga wa bwino uli kulalikidwa, zaka zimenizi Synod ya chita zithyu zambiri.

Appendix 6:

Rev. Moses Mwale's (VM) proposals of financial sustainability of the church and business unit

Synod *resolved* that:

- (i) A lay Training Committee be appointed by SEC and ratified by the November 2012 SC;
- (ii) The lay Training Committee would come up with the syllabus for Sunday school and this should be reported to the June 2013 SC.

25.3 FINANCE COMMITTEE

25.3.1 PROPOSALS FROM THE SYNOD MODERATOR, REV. MOSES MWALE

25.3.1.1 FINANCIAL SUSTAINABILITY OF THE CHURCH/BUSINESS UNIT

Financial sustainability of the Church has been a problematic subject confronting the Church. Almost every Synod meeting tackles this issue with very little success as seen from questions that come from the congregations each time Synod convenes.

In my opinion, the problem is historical and structural. By historical I mean that this issue cannot be pinpointed to one leadership, but has permeated all leadership that has presided over the affairs of the church. It dates to our heritage and a dependency syndrome that became entrenched in the system.

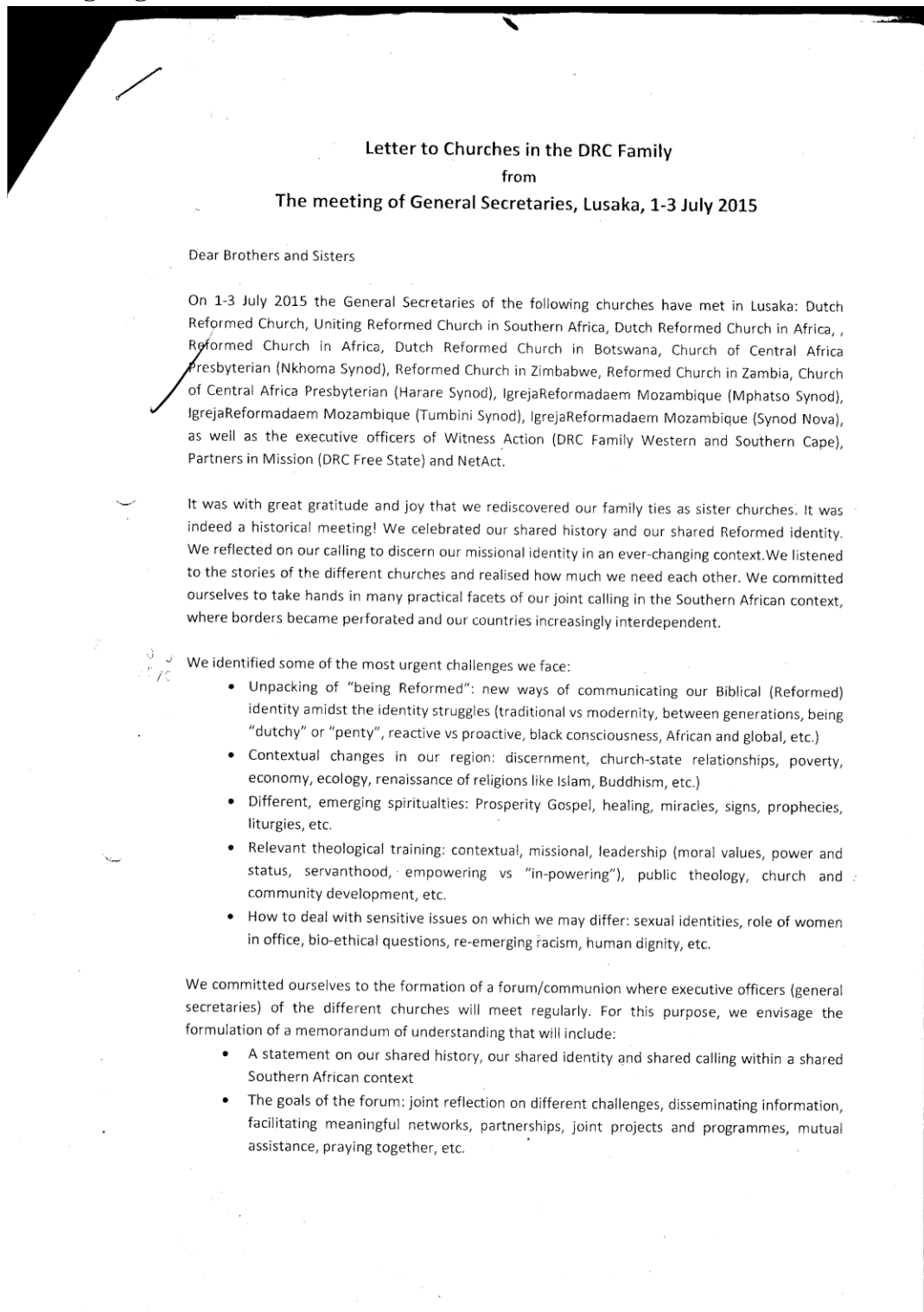
The dominance of the clergy in the presiding over of affairs of the church seems to be our structural problem. The laity is in most cases spectators in the governance game and if they are co-opted into the leadership, they are in most cases given responsibilities to carry out but authority is still retained by the clergy.

In order for us to move forward and perhaps change the situation in the church, I wish to propose that we restructure the governance of the church. In this I propose that the laity be given more space and authority to participate in the development of the church. In other words, I am proposing that the church creates a business side in its structure which shall be presided over by qualified lay members of the church. This means creating a business unit that is semi-autonomous with responsibility and authority to deal with business concerns of the church in the most professional way following business principles. The Moderature of the church should preside over ecclesiastical matters while business matters are left in this body.

It follows therefore that business unit, church land and other properties that can be used to generate funds for the church be vested into this body and that they be given the full mandate to run them in the best way they see fit but in the best interest of the church. This may include the freedom to borrow for investment, acquiring more properties, over leasing the property with an exception of selling the property which shall be done in consultation with the Synod leadership.

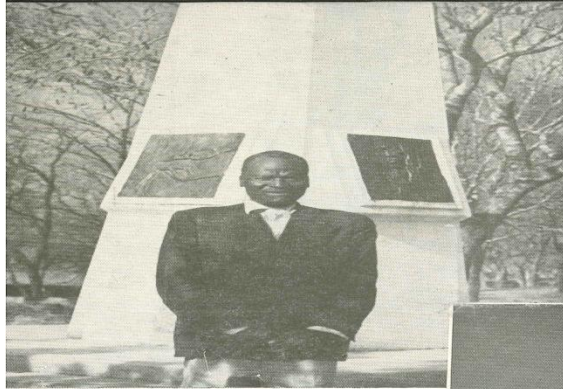
Appendix 7:

Nederduitse Gereformeerde Kerk, Dutch Reformed Church, partnership and ecumenical relations of the family of Dutch Reformed Church in Southern Africa: Letter from a meeting of general secretaries



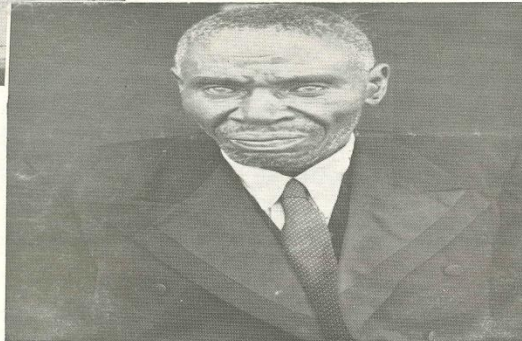
Appendix 8:

The first Ministers trained by the missionaries



Links: Ou Johane, een van die eerste dopelinge van Madzimoyo (gedoop in 1908) en nog steeds 'n aktiewe lidmaat van die gemeente. Hy is gedoop op die plek waar die Monumentjie vandag staan. In die vroeë jare het hy sendelinge met die hangmat na die treinstasie Broken Hill help dra—byna 400 myl ver.

Regs: Naturelleleeraar Petro Phiri, wat al in 1903 vir die Sending werk, as buitewerwys, ewangelis en leraar (geboort 1933). Vandag staan hy aan die kop van sy eie gemeente, wat self sy reis en reiskoste betaal—die ideaal waarvoor die Sending arbeid.



Regs: Naturelleleeraar Jabes Khondowe.



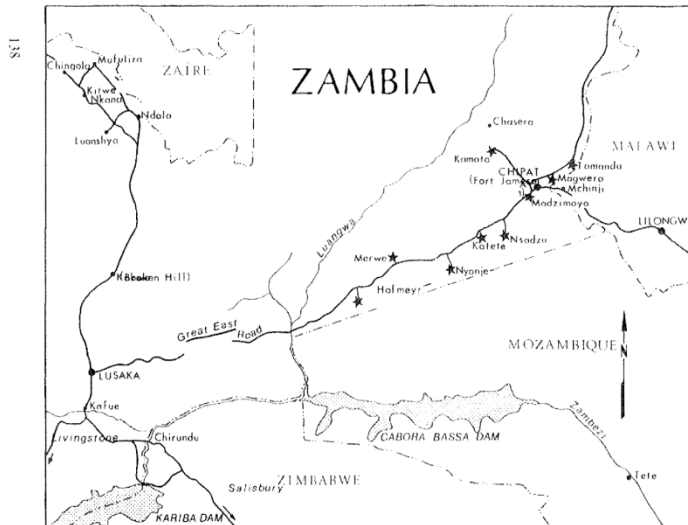
Appendix 9:

Map showing places in Zambia where the RCZ exists since *Umwini* in 1966



Appendix 10;

Map showing Mission Stations in the Eastern Province in Zambia

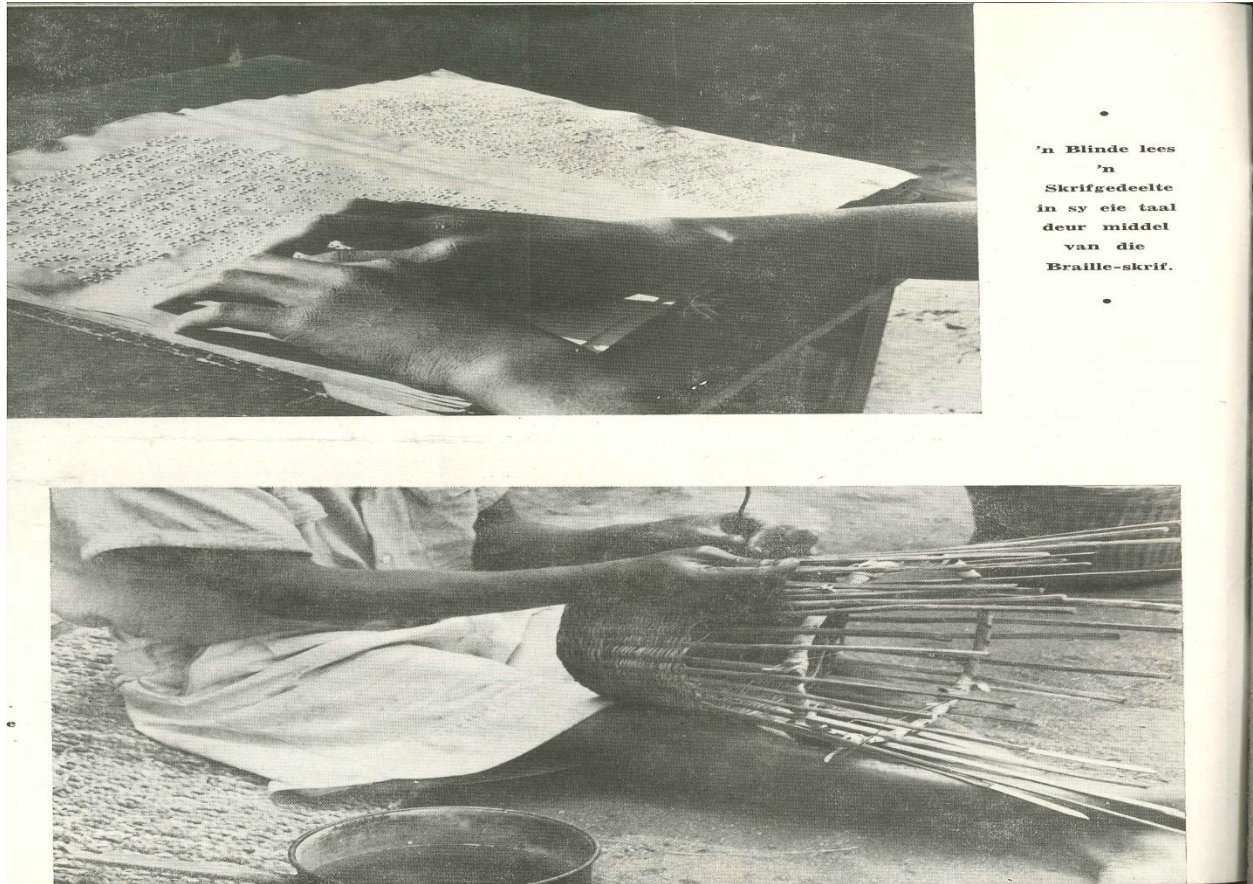


Appendix 11:**Glossary of Participants**

NUMBER	Glossary of Participants	Code	Date	Place
1	Synod active retired leaders	RASL5	02/03/18	Chunga
2	Synod finance committee	SFC4	5/4/18	Livingstone
3	Ministers, evangelist above 16	MEA16,2	30/04/18	Chawama
4	Synod active retired leaders	RASL4	20/06/18	Matero
5	Retired Ministers and Evangelists	RME2	29/07/18-1/08/19	Katete Girls Secondary School
6	Ministers, evangelist above 16	MEA16,1	4/9/18	Garden
7	Synod active retired leaders	RASL1	18/09/18	Mazabuka
8	Synod active retired leaders	RASL2	20/09/18	Chipata
9	Youth Regional Committee	YRC1	24/09/18	Kafue
10	Synod finance committee	SFC1	25/09/18	Chalala
11	Evangelists, ministers serving below 16	MESB16,2	29/09/18	chelstone
12	Retired Ministers and Evangelists	RME1	10/10/18	10 Miles
13	Women Regional Committee	WRC1	12/10/18	Kitwe
14	Congregational Finance Committee	CFC1	14/10/18	Woodlands
15	Synod finance committee	SFC2	15/10/18	Town center
16	Evangelists, ministers serving below 16	MESB16,3	20/10/18	Baulen
17	Synod finance committee	SFC3	28/10/18	Kabwe
18	Evangelists, ministers serving below 16	MESB16,1	1/11/18	Kitwe
19	Synod active retired leaders	RASL3	17/12/18	Merwe
20	Serving and Retired Missionaries	SRMISS1	19/12/19	JMU
21	Serving and Retired Missionaries	SRMISS2	20/05/19	Chamba valley

Appendix 12:

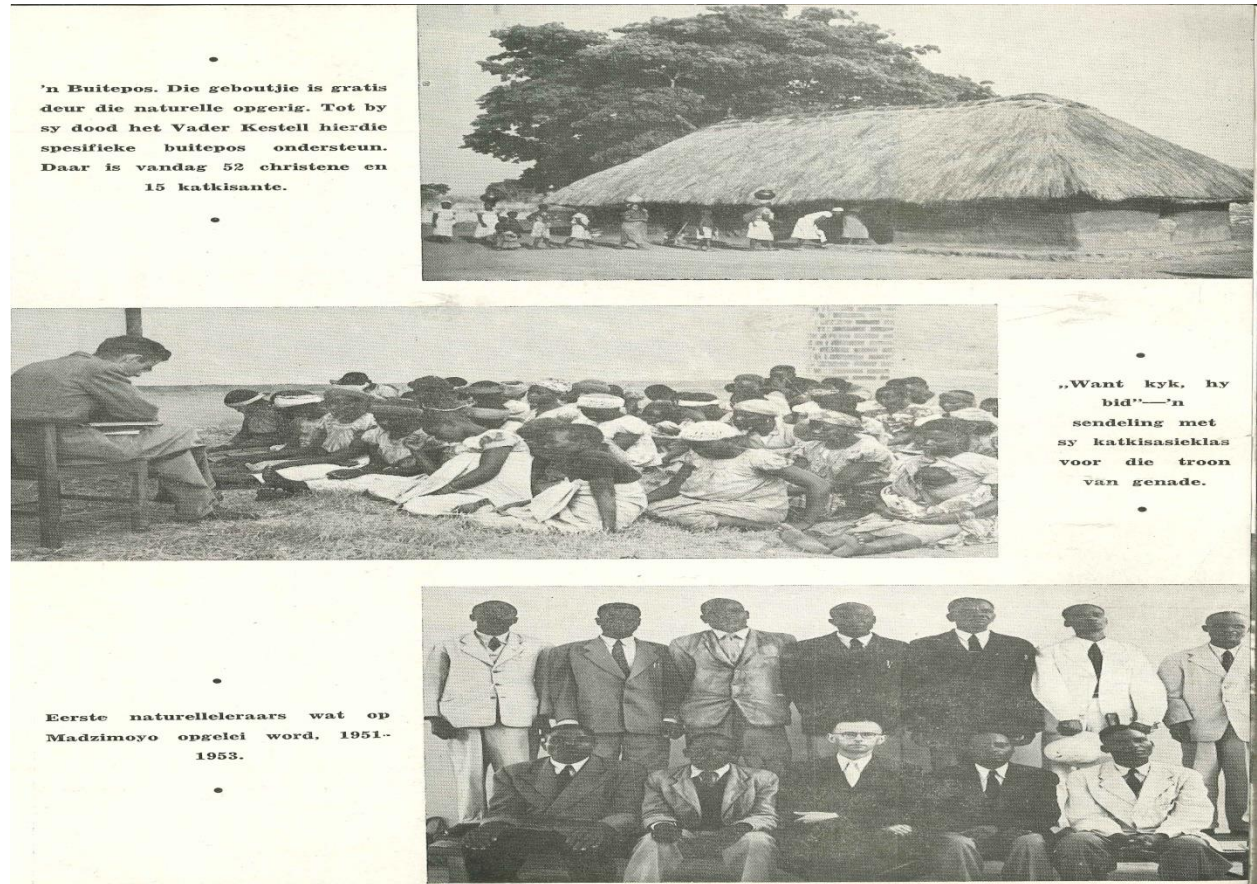
Missionary activities among the blind and teaching home craft



•
'n Blinde lees
'n
Skrifgedeelte
in sy eie taal
deur middel
van die
Braille-skrif.
•

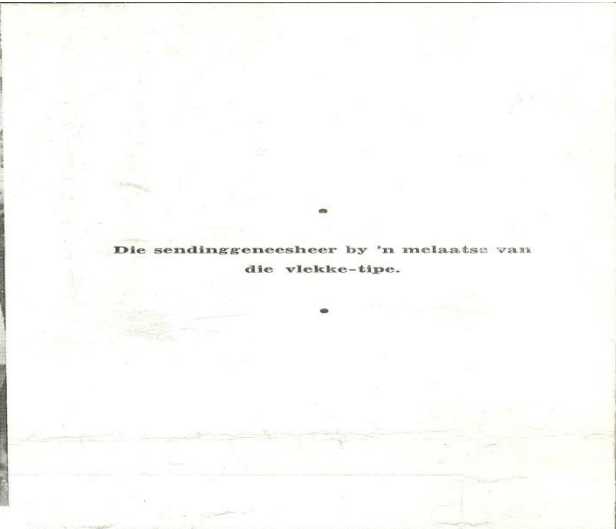
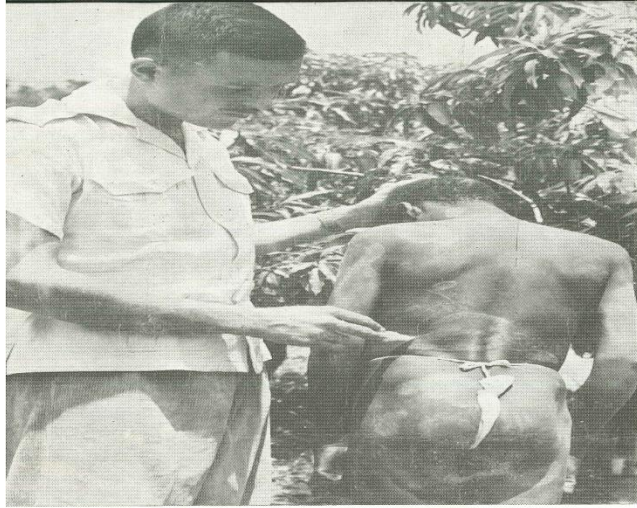
Appendix 13:

From below, local leaders posing for a picture, missionary teaching, and congregants entering the Church



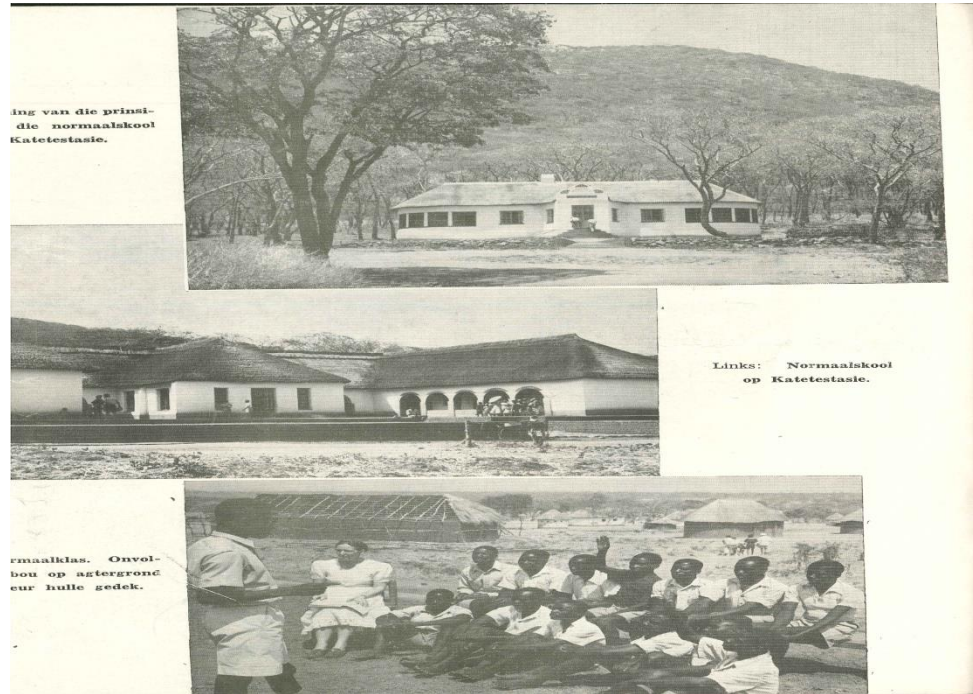
Appendix 14:

Works of healthy workers among those who were suffering.



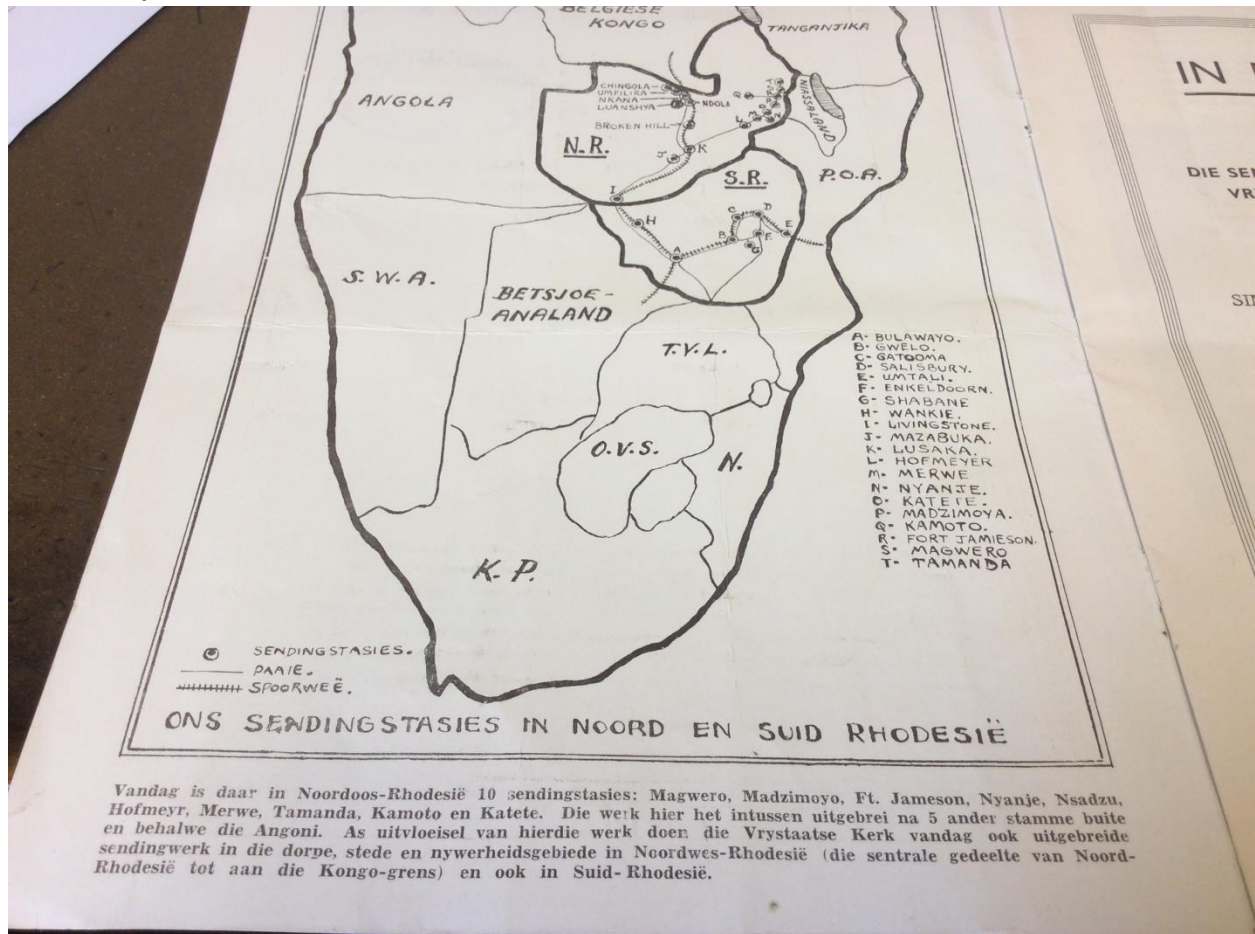
Appendix 15:

Local teacher teaching and missionary observing, and historical houses, which are still standing at present, 50 years after *Umwini*. Training was one of the focuses of the missionaries.





Appendix 16:

Missionary movements





Appendix 17:

RCZ Synod letter

	REFORMED CHURCH IN ZAMBIA (ESTABLISHED IN 1899) SYNOD HEADQUARTERS Plot 3695 Mwaleshi Road, Olympia Park P.O. Box 38255 LUSAKA - ZAMBIA	Telefax: +260-1-295369 E-mail: secretariat@rczsynod.net Website: www.rczsynod.net
Your Ref:	Date: 25 th April, 2019	
Our Ref:	TO WHOM IT MAY CONCERN	
Dear Sir		
RE: EMPIRICAL RESEARCH FOR REV. PENIAS MBEWE		
The above captioned subject matter refers.		
This letter serves to introduce Rev. Penias Mbeve who is a PhD Candidate with the University of Stellenbosch in Cape Town.		
His study topic is: PARTNERSHIP AND FINACIAL INDEPENDENCE: A MISSIOLOGICAL STUDY OF THE PARTNERSHIP BETWEEN REFORMED CHURCH IN ZAMBIA AND THE DUTCH REFORMED CHURCH - 1966 TO 2016		
As part of the conditions for PhD studies, a student is expected to carry out an empirical research through conducting interviews with institutions and persons relevant to this study.		
Rev. Penias Mbeve has asked Mr. Chisomo Lupenga, to assist him carry out the Empirical Research with you.		
Any help rendered to the above named is greatly appreciated.		
For/On Behalf of Reformed Church in Zambia		
		
Rev. William Zulu GENERAL SECRETARY		
Cc – RCZ Synod Moderator		
<hr/> Vision Statement: <i>The vision of the church is to reflect and embody increasingly as community to reach society with the life of the triune God and the newness of His Kingdom</i> <i>All Correspondence should be addressed to the General Secretary</i>		

Appendix 18:

RCZ Synod Letter

	REFORMED CHURCH IN ZAMBIA (ESTABLISHED IN 1899) SYNOD HEADQUARTERS <i>Plot 3695 Mwareshi Road, Olympia Park P.O. Box 38233 LUSAKA - ZAMBIA</i>	<i>Telefax: +260-1-295369 E-mail: secretariat@rczsynod.net Website: www.rczsynod.net</i>
Your Ref:	20 th August, 2018	
Our Ref:	TO WHOM IT MAY CONCERN	
	Dear Sir/Madam,	
	RE: Empirical Research for Rev. Penias Mbewe	
	The above captioned subject matter refers.	
	This letter serves to introduce Rev. Penias Mbewe who is a PhD Candidate with the University of Stellenbosch in Cape Town.	
	His study topic is: PARTNERSHIP AND FINANCIAL INDEPENDENCE: A MISSIOLOGICAL STUDY OF THE PARTNERSHIP BETWEEN REFORMED CHURCH IN ZAMBIA AND THE DUTCH REFORMED CHURCH – 1966 TO 2016.	
	As part of the conditions for PhD studies, a student is expected to carry out an empirical research through conducting interviews with institutions and persons relevant to this study.	
	Rev. Penias Mbewe has asked Mr. Nathan Banda, a fourth Year student at Justo Mwale University to assist him carry out the empirical research with you.	
	Any help rendered to the above named is greatly appreciated.	
	Yours in the service of God	
	For/on behalf of Reformed Church in Zambia	
	 Rev Dr William Zulu GENERAL SECRETARY.	
<hr/> <p><i>Vision Statement: The vision of the church is to reflect and embody increasingly as community to reach society with the life of the triune God and the newness of His Kingdom</i> <i>All Correspondence should be addressed to the General Secretary</i></p>		

Appendix 19:

Handover Schedule of Title Deeds to RCZ.

"SCHEDULE" A.

DZIKO LIMENE LILEMBEDWA PA DZINA LA
AFRICAN REFORMED CHURCH M' ZAMBIA (WOGWIRIZANA
NDI DUTCH REFORMED CHURCH)

A. LOPEREKEDWA KALE:

B. WITKOP:

"Title Deeds" lace latumizidwa ndi Mbusa D.S. Snyman pa 20/8/63 kwa Mbusa D. J. Hoffman kuti liperekedwe ku Boma ("Government"), pacitsimikizo ici cakuti dzikoli likhale lokhalapo anthu a ku Zambia.

PLOT NO. 2 FORT JAMESON:

"Title Deeds" lace latumizidwa ndi Mbusa D.S. Snyman ku Fort Jameson pa 26/3/64.

"FREE HILLS" PLOT FORT JAMESON:

"Title Deeds" lace latumizidwa ndi Mbusa D.S. Snyman ku Fort Jameson pa 14/3/64,

"TITLE DEEDS" LOPEREKEDWA KWA DR. W.A. KRIGE

PA 20/5/1 965:

LA:

Magwero (D26) 2499.42 acres.

Madzimoyo (D37) 2893.210 acres.

Nyanje (D58) 1641.087 acres.

Nsadzu (D118) 1108.070 acres.

Chipapa Kamoto No.729 2126.097 acres.

Tamanda (D 190) 809.910 acres.

Merwe (D 196) 1034.597 acres.

Hofmeyr (D 198) 1166.816 acres.

Katete (D 165) 2974.766 acres.

Appendix 20:

Programme of activities during *Umwini* handover - 23/04/1966 (09:00hrs)

CILONGOSOLO CA.

ZIMLENE ZIDZACITIKA POLANDILA UMWINI.

23 APRIL, 1966, 9 a. m.

Mapemphero.

Wosanduliza mau (P. S. Mzyece).

Malonje apa alendo athu (Mlembi wa Sinode).

(a) Kulonjera wolankhulira Boma lathu.

(b) Kulonjera Mafumu (Mapara - Chiefs ndi mafumu ena andodo).

(c) Kulonjera aku Mwera.

(i) Dr. P. S. Z. Coetzee,

(ii) Mbasa D. S. Snyman,

(iii) Mbasa Dr. J. M. Cronje ndi

(iv) Mbasa P. E. S. Smith.

(d) Kulonjera Abusa onse a A.R.C. ndi oyang'anira osankhidwa a mipingo yonse.

(e) Kulonjera alendo ena onse.

KUITANA OIMIRIRA D.R.C. wamu O.F.S. ndi oimirira A.R.C. afike ku gome kulemba maina awo pa makalata amapangano.

(1) Dr. P. S. Z. Coetzee adzanena mau, pakupereka Makalata.

(2) Mtsogoleri M.W. Khondowe adzayankhapo, pakulandila akalatawo.

(3) Mb. Z. J. Mbewe ayamikapo ndi pemphero Mb. D. S. Snyman apempheranso

(a) Olankhulira Boma kunenapo mau ao.

(b) Olankhulira Mafumu kunenapo mau ao.

Oyimba nyimbo (Church Choir).

Mtsogoleri wa Sinode adzayimbitsa nyimbo 331 ndi kupereka dalitso.

(1) Kumwa Tea ku Secondary (Mrs. Miles).

1. Olankhulira Boma onse.

2. Mafumu onse ndi

3. Amsonkhano wa Sinode onse.

(2) Odzapenyerera onse ku Secondary Hall (MR. Chinkuli).

Poturuka kuimba pa nyimbo 9.

-0-

Appendix 21:

Application for a loan to buy Education vehicles

1 COPY

Z.J.MBEWE:

W.B.J.BANDA:

F.D.SAKALA:

The Chairman,
A.R.C. Financial Committee,
c/o Box 18,
K A T E T E.

C/O Petauke Secondary School,
P.O. Box 50,
PETAUKE.

18th. May, 66.

Dear Sir,

APPLICATION FOR £500 LOAN.

I should be most grateful if your committee could kindly consider and approve the above application. At the end of recent Synod I and the Moderator saw Reverends W.A.Krige, D.S.Snyman and J. M.Cronje asking them for such loans. They suggested that 2 vehicles for the Education Department will be ~~own~~ p-urchased, one vehicle serving managerial work in Port Jameson area and another in Petauke area, which might be used by A.R.C.workers in special cases. We ~~all~~ saw at the end that Departmental vehicles are quite undependable, arising at the same time misunderstanding between Managers and Ministers. There are many reasons for Personal vehicle but the undermentioned are major important.

The distance from our Church to above school is approx. 2 miles. Cycling to and from will mean risking one's strength and loss of his punctuality on duty.

The rent of my present Government quarters is so high (£19) that the Church will hardly afford to pay, unless it pays for the lower one found at the said distances. Upper and Lower school are again there which will suit my children well.

Being mixed with well paid staff, who easily get their loans is to make one suffer inferiority and for that reason one is likely to hate that job of his. I am sure if good means of transport can be provided, enjoyment will take its place.

Often being a Synod Clerk I will be required to attend some meetings held here and there, catching Buses it will in many time be also undependable. Due to lack of communication and transport my secretarial work has already been inadequate since my arrival.

I am sure the time has come in our Church that it can give an advancement to its African workers, not only whites as the present procedure is.

In conclusion I wish to assure your committee that paying it back will be easier so long the Government pays for my salaries.

Hoping this will meet with your favourable consideration.

Yours faithfully,

(Sgd) W.B.J.Banda.

REV. Ds. D S Snyman

Appendix 22:

DRCM OFS Mission Secretary acknowledging receipt of letter and requesting ARC leaders to attend a meeting in Bloemfotein – partnership enhancement even after *Umwini*

----- Dr. J.M. Gronjê. 23rd May 1966.

Mbusa M.W. Khondowe,
P.O. Box 111,
Madzimoyo,
FORT JAMESON.

Tamverani Abusa,

Ndikuti, Zikomomeifukwa ca kalata wanu wa 10th May 1966. Inde, tafika bwino ulendo wathu wobwerera kuno ndipo ndiyamika Mulungu cufukwa cakuti wandilola kukhalanso nanu pa msonkhano wanu wa Sinode. Sitikuiwalani m'mapemphero ai. Ndazindira zobvuta ndi zosowa za A.R.C. ndipo nditula izi zonse ku mapazi a Mulungu kuti akuthandizeni m'zonse, kuti A.R.C. akhale di eklesia wa Ambuye wokhazikika pa Buku Lopatulika ndi wounikira ena amene akalibe kudziwa Mpulumutsi Yesu Kristu.

Za pempho lanu lakuti muonekere ku D.R.C. ndi kufotoko- zera zina ndi zina, tapangana tere: pa 4 August, Mulungu akalola padzaciditika msonkhano wa Bungwe Losunga Misyoni la Sinode kuno ku Bloemfontein, ndipo midzakhoza kuonekerako ndi kupereka mau anu komweko. Kuno ku O.F.S. eklesia wa D.R.C. ali ndi mapresbiterio 15 ndipo presbiterio ali yense ali ndi wosankhidwa m'modzi (ndiye Mbusa) pa msonkhanowo. Ndiko kuti pamaso panu padzakhala oimira mapresbiterio onse a eklesia. Ndiwo amene adzafotoko- zera mau anu ku Mapresbiterio ndi ku mipingo.

Ndiwo msonkhano wabwino woposa wakunena zimene mufuna kunena. Ndilonso Bungwe limene, m'dzina la D.R.C., linalinkusun- ga nchito ya Mulungu kwaniko ku Zambia kuyambira pa ciyambi pace ku Magwero pa 1899 kufikira lero. Mukalankhula kwa iwo, mucita ngati kulankhula ku eklesia yense.

Ndiyesa mwamva kuti msonkhano uja umene mudzera, umene ukadaciditika pa 8 June, wasinthika. Udzaciditika, akalola Amuye, pa 3 August. Ndiwo msonkhano wa tsiku limodzi. Motero pa 4 August mudzakhoza kuonekera ku msonkhano wa Bungwe Losunga Misyoni.

Adona ali m'cipatala natumbulidwa. Koma ayamba kukhala bwino.

Moni kwa inu ndi banja lonse. Mulungu akuthandizeni m'udindo wanu waukuru.

Wanu mwa Ambuye,

ORG. MISSION SECRETARY.

Appendix 23:

Letter to the Synod moderator ARC informing him about the vehicle DRCM bought for Synod use

Kopiee aan : (1) Dr. W. A. Krige, M. Moyo
(2) W. B. J. Banda, Petrusburg

Mbusa M.W. Khondowe,
P.O. Box 111,
Fort Jameson.

Tamverani Abusa,

Tiyamika Mulungu kuti anakulolani kufika kuno ndi kusonkhana nafe. Zikomonso cifukwa ca mau anu mu msonkhano wa Bungwe la Misyoni, amene a pa Bungwelo anakondwera nao ndithu. Tidzakondwera tikamva kuti ulendo wakubwerera unacitika bwino ndi kuti mwafika bwino ku nyumba napeza banja liri bwino.

Ndifuna kufotokoza za zotsatazi :

(1) Galimoto wa Mtsoholeri wa Sinode :
D.R.C.

anagulira Mtsoholeri wa Sinode galimoto ndipo tiyembekeza kuti nyengo yino ^{wa-} fika m'manja mwanu. Tono m'dzina la D.R.C. ndifotokozera tere za galimotoyo, cilingo cace ndi ^{nehito yace} ~~ndindo~~ wace:

(a) Galimoto uyu aperkedwa ndi D.R.C. m'manja mwa Mtsoholeri wa Sinode kumthandiza pa udindo wace waukuru, pokhalandiyenso Mtsoholeri wa S.A.C. Asenza maudindo osenzedwa ndi "Head of Mission" kale nadzayenera kuyenda kawirikawiri. Kutithandizidwe pa maulendo ace amene ayenera kuyenda ngati Mtsoholeri wa Sinode ndi Mtsoholeri wa S.A.C., cifukwa ca izi D.R.C. anampatsa galimoto ameneyo.

S.G.S.

Appendix 24:

DRCM OFS Mission Secretary writing A.R.C about missionaries who were to be sent to work in Zambia.

----- Dr. J.M. Cronjé. 4 Julie 1966.

Mb. M.W. Khondowe,
Mtsogoleri wa Sinode,
P.O. Box 111,
PORT JAMESON.

Tamverani Abusa,

ZA: ANCHITO ATSOPANO.

Ndifuna kukufotokozerani za anchito awa atsopano amene tiyembekeza kuti angapite ku A.R.C. ku Zambia:

1. MR. J.T. FABER:
Ndiye amene ndinakufotokozerani kuti akhoza kulowa m'malo mwa Mr. P. Muller ku Nsadz. Zace zonse zakonzeka. Tingoyembekeza "permit" lace ku Boma wa ku Zambia. "Permit" litafika, adzaima ulendo kupita kwanu. Koposa ndipo pakutha kwa mwezi uno wa July. Aoneka mkristu wa cangu ndithu.
2. MR. N.F. LOMBAARD:
Ndiyenso mnyamata wosakwatira, cimodzimidzi Mr. Faber. Ndiye munthu amene adziwa nchito youlutsa mau pa radio. Analola kupita ku Katete kuthandizana ndi Mr. Jordaan pa nchitoyi ya radio ndi kupitiriza nchito iyi caka ca m'mawa pamene Mr. Jordaan alinkupitiriza maphunziro ace ku South Africa. Zace zonse zakonzeka ndipo tapempha "permit" lace ku Boma wa ku Zambia. Koposa adzabwera pakuya mba kwa August.
3. MR. I.B.S. SWART:
Tiganiza kuti iye adzakhoza kuphuzitsa Mau a Mulungu ku Secondary School ku Chadiza. Tikalinkufufuza sace ndipo zikakhala bwino, adzabweranso kwanu.
4. SISTER ANNA MOACHLOLI:
Iye siali Mzungu ai, koma Msotho. Ndiye mkristu wa eklesia wathu wa pakati pa abusutu, ndipo ali "qualified nurse." Tikalinkukamba naye kuti apite ku Zambia, ndipo paoneka kuti adzalola. Poona kuti ku Nyanje kulinso "nurse" wina wa Cifrika wocokera ku Rhodesia, tiganiza kuti Miss Moahloli adzabvomerezedwanso ndi A.R.C. Koposa akagawidwa ku Nyanje pa ciyambi, ndikhulupirira kuti adzathandizadi pa nchito ya Mulungu.
5. MBUSA WA MTUNDU WAA MA-"COLOURED":
Nchito ya misiyoni ya D.R.C. idakula kotero ku madera ace ambiri, kuti abusa agungu sakwanira. Cifukwa ca ici tibvutika kwambiri kupeza abusa apita ku Zambia. Apa ticita cisoni kwambiri. Tsopano tamva kuti ku Skulu la Ubusa la D.R.C.M. la pakati pa Ma-"Coloured" pali wophunzira wina amene kapena angapite ku Zambia akaitanidwa. Ndiye munthu wokwatira wa tiana titatu, wa msinkhu wa zaka ngati 30. Abusa otere anakhoza Std.10 ndi caka cimodzi ku

2/...

Appendix 25:

The financial report of the treasurer accounts ARC for the year ending 30 June 1968 after Umwini

- 2 -

9. Tamanda:...	K 393.67	-
(a) Building Work...	K393.67	
10. Adult Female Work A1...	K 50.06	
11. A. R. U. Bookstore A2...	K 689.25	-
12. Boarding Allowance B1...	K3368.91	
13. Bursary Fund...	K1681.32	-
14. Bank Charges...	K 108.07	
15. Church Building Work...	K1900.65	
16. Christian Council...	K 200.00	
17. Evangelisation Work...	K 284.00	-
18. Estimates...	K14127.60	(Personal Salaries)
19. Furniture...	K 190.78	30,000
20. Fort Jameson Station Upkeep...	K 12.00	20,000
21. Girls' Work at School...	K 511.19	10,000
22. Government Gazette...	K 5.49	60,000
23. Katete Muuni Fund...	K 31.65	
24. Lorry No. 3...	K 374.32	
25. Merwe Congregation Building Fund...	K 24.33	
26. Nsazuz Congregation Bookstore...	K 14.47	
27. Nyanje Congregation Bookstore...	K 18.57	
28. N. G. kerk Salaries...	K2818.22	
29. Office Expenses...	K 590.78	
30. Pocket Money T. Training College...	K 142.00	
31. Radio Telephones...	K 111.86	
32. Radio Commission...	K 63.77	
33. Secondary School Building Work...	K 76.82	
34. Salary W. A. Saayman...	K 613.64	-
35. School Furniture...	K 138.82	
36. Salary A. M. G. Burger...	K 207.50	-
37. Transfer Teachers...	K 352.35	
38. Transport Managers...	K2106.38	-
39. Tamanda Bookstore...	K 79.10	
40. Transport Moderator...	K 90.00	
41. Theological School...	K1000.00	
42. Workmens' Compensation Fund...	K 135.58	
Total Credit Balances	=	K56666.94

Appendix 26:

Contribution by Bwana D.A.B. Burger to support ministry in ARC.

21st September 1967.

Mr. Stephen Mwale,
Yerusalemu Church,
Chief Maguya,
P.O. Box 120,
FORT JAMESON.

Tamverani A Stephen,

Izi ndarama za pa mwezi ndikutumizirani.

Bwana D.A.B. Burger, mphunzitsi wakale, amene anathandiza ku skulu ku Katete zaka ziwiri nabwerera ku South Africa caka cathaco, ananditumizira ndarama £30. Akuti ndizo zimene afunanso kukuthandizani nazo ndi £2.10.0. pa mwezi. Ndiko kuti mudzalandire £2.10.0. pa mwezi kufikira £30 zija zatha.

Tsono £30 zimenezi nditumiza ku mpingo wa ku Madzimoyo kuti ukusungireni ndaramazi komweko ndi kutengako £2.10.0. pa mwezi kukupatsani. Nditero poona kuti mudzakakhala komweko kutsogolo.

Nditumiza citsanzo ca kalata wangayu kwa Mbusa M.W. Khondowe, Madzimoyo.

Keyara ya Mr. Burger iri tere: 6 Windsor Street,
George, C.P., South Africa.

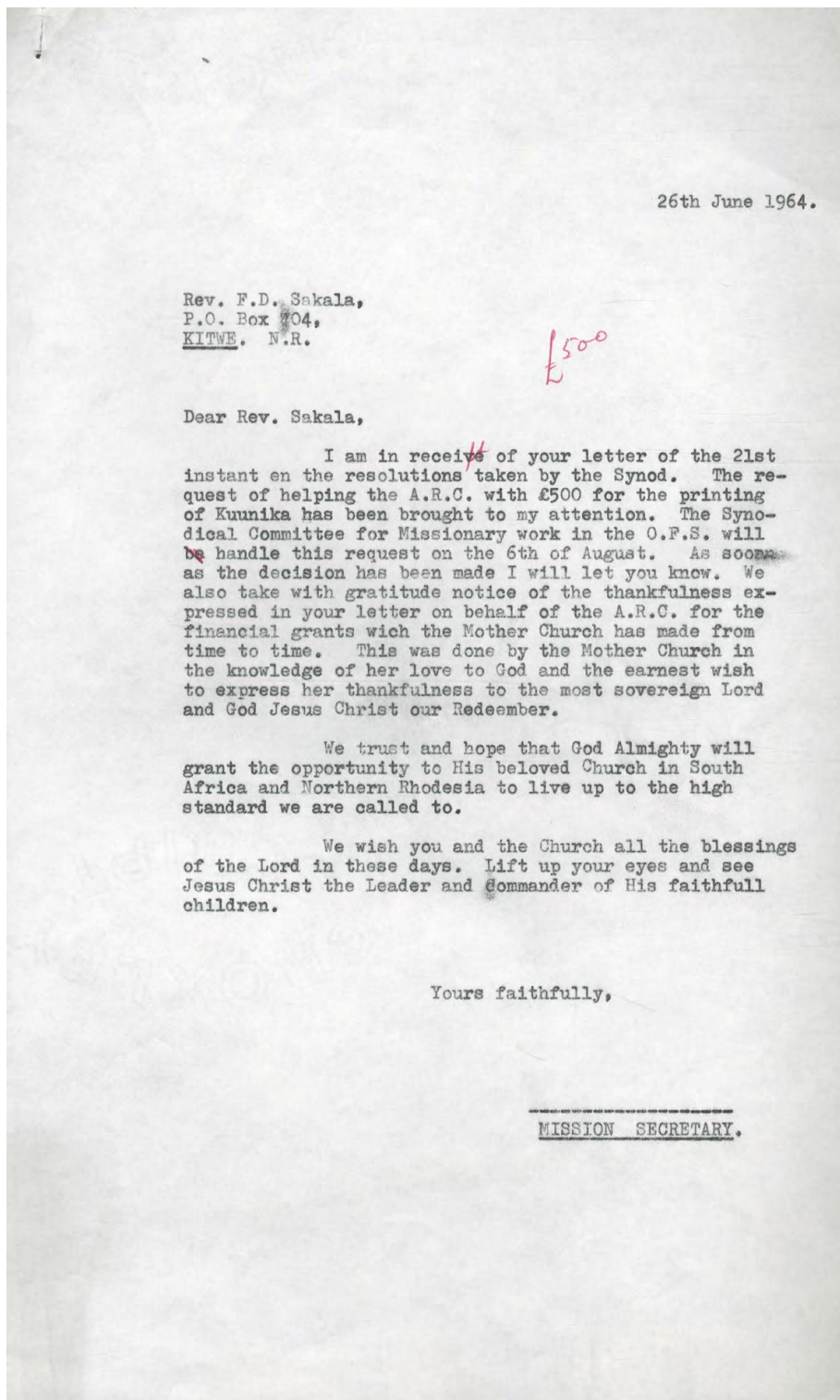
Ndipereka moni kwa inu ndi banja lanu.

Wanu mwa Ambuye,

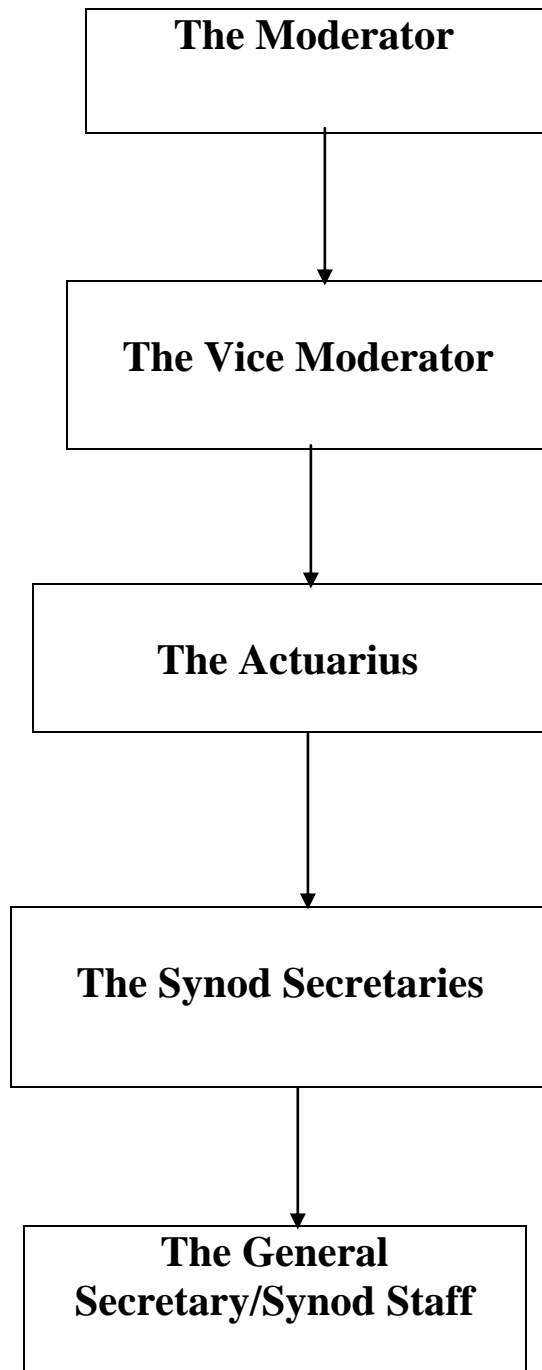
ORG. MISSION SECRETARY.

Appendix 27:

Mother Church (DRCM) supporting financially with grants to Daughter Church (ARC) before 1966



Appendix 28: THE REFORMED CHURCH IN ZAMBIA SYNOD COMMITTEE STRUCTURE



Appendix 29: RCZ COUNCIL STRUCTURES

